

TECHNOLOGY ERRORS & OMISSIONS (E&O)



In the post-dot-com boom, the rate of technological innovation has grown exponentially. Technology has expanded to encapsulate artificial intelligence, virtual reality, data analytics, and automation software. This has transformed how information is communicated and marketed, how organizations ensure cyber security and resilience, and how we seek entertainment and interact with people in a truly globalized world. Businesses now face an increased reliance on the technology they use every day, which in turn increases the threat landscape for tech companies with which they contract.

At Mosaic, we understand how intrinsically linked cyber exposure is with technology-related liability. With this in mind, we are building on our primary cyber strategy to offer primary technology errors and omissions (Tech E&O) coverage.

PRODUCTS & APPROACH

HIGHLIGHTS

- Paper: Mosaic Syndicate 1609 + syndicated capital partners
- Blended Tech E&O and Cyber
- Capacity: Up to €20M across regions
- Target company size: >€150m

COVERAGE

- Breach of Contract Cover for Technology Services and Products Wrongful Acts
- Infringement of Intellectual Property Rights
- Loss Mitigation Cover
- Payment of Withheld Fees Cover

PRIMARY & EXCESS APPETITE

- **Target Industries:** Software as a service (SaaS), pre-packaged software providers, edtech, internet of things, data analytics, workflow automation software, CRM software, fintechs
- **Within Appetite:** Payment processors, telecommunications services, gaming/gambling software, artificial intelligence, cyber security software, trading platforms
- **Excluded industries:** Managed service providers (MSP), NFT/cryptocurrency software providers, microchip/PCB manufacturing, biometric software



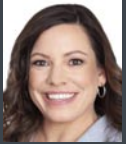
CLAIMS

Proactive claims management by specialists is at the heart of every risk we cover. Fair handling of claims, and quick payment where agreed, is our promise. Our technically experienced in-house experts provide coverage analysis, strategic overview, and legal and

data-driven insights, with continual feedback to our underwriting teams. Mosaic's approach is one of ownership, transparency, and efficiency; achieving fair outcomes for our customers is the end goal.

TEAM

UNDERWRITING



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ABOUT MOSAIC

Mosaic is a hybrid specialty MGU with exceptional underwriting talent, a focus on complex product lines, and an award-winning, digitized operating model. Deploying capital from a consortia of trade clients alongside our own via Lloyd's Syndicate 1609, Mosaic offers capacity and custom service through a worldwide network. We harness the heritage of Lloyd's and benefit from the market's global licenses and financial-strength ratings.

A

Excellent

AM Best

AA-

Very strong

Standard & Poor's

AA-

Very strong

Fitch Ratings

Financial-strength ratings of our Lloyd's syndicate Mosaic 1609

Mosaic Insurance Services Europe GmbH writes business on behalf of Lloyd's syndicates in the European Economic Area through Lloyd's Insurance Company SA, Marsveldplein 5, 1050 Brussels, Belgium.