



As the energy industry modernizes through digital transformation, cyber risks are escalating across upstream, midstream, and downstream operations. With growing reliance on SCADA systems, IoT-enabled infrastructure, cloud-based analytics, and remote operations platforms, energy firms are increasingly vulnerable to cyber threats. Attacks targeting pipeline control systems, refinery automation networks, and exploration data platforms can lead to catastrophic consequences—ranging from operational disruption and environmental damage to reputational harm and regulatory penalties. To safeguard critical assets and maintain operational continuity, energy companies must prioritize robust cyber liability coverage.

Whether managing wellhead sensors in the upstream sector, pipeline telemetry in midstream, or refining control systems downstream, the industry's expanding digital footprint introduces heightened exposure to ransomware, data breaches, supply-chain disruptions, and software malfunctions. Power generation facilities, including gas, nuclear, and renewables, face additional risks tied to grid interconnectivity and real-time market platforms. Amid this evolving threat landscape, energy firms must treat cyber-related liabilities not as peripheral concerns, but as core components of their enterprise risk management strategy.

RANSOMWARE ATTACKS: Disrupting operations and halting project timelines	DATA BREACHES: Exposure of sensitive client, employee, and project data stored or processed by AI systems	SUPPLY CHAIN ATTACKS: Vulnerabilities introduced by third-party vendors and partners	SOFTWARE MALFUNCTIONS: Sabotage of critical systems and programs
---	---	--	--

TARGET SECTORS

Upstream

Exploration, Drilling Operations, Oilfield Services, Production, Reservoir Engineering, Mud Logging, Geophysical/Geological Consulting, Seismic Data Acquisition, Well Intervention, Fluid/Mud Engineering, etc

Downstream

Utility providers, renewable energy, trading & risk management, refiners, marketing & branding, wholesale fuel distributors, fuel retailers, petrochemical manufacturing, etc.

Midstream

Risks with up to 50% of revenue derived from midstream operations

RISK COVERAGE

Upstream



- Affirmative Coverage for Upstream specific operational technology
- Contingent Business Interruption/System Failure Coverage in absence of written contract (i.e mud logger that may be contracted by a drilling company on a project for oil company)
- Affirmative coverage for licensed Geophysical Seismic Data as Protected Information

Downstream



- Failure to Supply Coverage
- Relighting Expense Coverage
- Affirmative Coverage for FERC/NERC fines & penalties
- Affirmative Coverage for Downstream specific operational technology

OTHER HIGHLIGHTS

- Access to up to

\$15M limits, with ability to stack to **\$25M**
across regions on a primary and excess basis

- Capabilities across other lines (i.e Environmental Liability, Professional Liability, Political Violence, Political Risk)



Scan here to learn about our Cyber team

Underwriting



MEL MARTINEZ
VP, CYBER
+1 773 858 2010
melvin.martinez@mosaicinsurance.com



CONNOR BOWEN
AVP, CYBER
+1 318 771 4543
connor.bowen@mosaicinsurance.com

A+
Superior

AM Best

AA-
Very Strong

Standard & Poor's

AA-
Very Strong

Fitch Ratings

FINANCIAL-STRENGTH RATINGS OF OUR LLOYD'S SYNDICATE MOSAIC 1609

The information contained herein is for general informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any product or service. Any description set forth does not include all policy terms, conditions and exclusions. Bound insurance policies, rather than summaries thereof, govern. Not all insurance coverages, products or terms may be available. US risks may be placed in the surplus lines market; surplus lines insurers do not participate in US state guaranty funds and coverage may only be obtained through duly licensed surplus lines brokers. Contact Mosaic or your broker for additional details.