

Construction industry

CYBER



As the construction and architecture industries digitalize, they face growing cyber risks. The rising reliance on project-management software, cloud-based tools, and digital blueprints makes them prime targets for attacks like ransomware, data breaches, and intellectual property theft. Amid increasing threats, construction companies must prioritize cyber liability coverage to protect their operations and reputation from an array of threats.

RANSOMWARE ATTACKS: Disrupting operations and halting project timelines	DATA BREACHES: Exposure of sensitive client, employee, and project data	SUPPLY CHAIN ATTACKS: Vulnerabilities introduced by third-party vendors and partners	PHISHING SCAMS: Targeting staff with fraudulent emails to steal information or funds	INTELLECTUAL PROPERTY THEFT: Stealing of proprietary designs, plans, and blueprints
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TARGET SECTORS

We offer cyber liability coverage tailored to various segments within the construction industry, delivering essential coverage for businesses of all sizes:

- General contractors
- Subcontractors (electrical, plumbing, HVAC etc.)
- Construction management firms
- Architectural and engineering firms
- Real estate developers
- Civil, industrial & commercial construction
- Suppliers & vendors (materials suppliers, equipment suppliers)

RISK COVERAGE

First-party



Breach response costs



Cyber extortion



Business interruption and extra expenses



Contingent business interruption and extra expenses



Digital asset recovery and restoration

Third-party



Security & privacy liability



Regulatory proceedings



Payment card industry liability



Internet media liability

ENHANCEMENTS BY ENDORSEMENT

We offer cyber liability coverage tailored to various segments within the construction industry, delivering essential coverage for businesses of all sizes:

Construction-specific endorsements

- **Construction industry missed-bid**

Enhances coverage by compensating for business interruption losses due to missed bids or RFPs caused by service interruptions during the restoration period

- **Construction industry computer systems and software endorsement**

Enhances coverage by broadening the definition of “Computer System” to include critical tools like CAD programs, drones, and wearable technology, specifically when used in performing construction services

Additional endorsements

- **Contingent business interruption loss—service provider**
- **Forensic accounting coverage**
- **Additional insured by joint venture**
- **Additional insured by contract**
- **Reputational harm**
- **Social engineering**
- **Funds transfer**
- **Invoice manipulation**
- **Telecommunications fraud**

UNIQUE SELLING POINTS

- Tailored coverage for construction industry: understanding industry-specific risks/needs
- Comprehensive protection: wide range of first- and third-party cyber risks covered
- Responsive claims support and claims control: quick and efficient claims process



Scan here to learn about our cyber team

About Mosaic

Mosaic is a global specialty insurance platform with exceptional expertise, a focus on complex products, and a distinctive, award-winning, operating model. We underwrite for close to 40 trade clients alongside our own Lloyd’s Syndicates 1609 and 2610—offering capacity across eight lines of business via seven countries.

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

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