

Cyber & Tech E&O Insurance

CAPACITY
\$5M

POLICY TYPE
Primary

BIND SPEED
as fast as **15 mins**

HALO submission intake: halo@mosaicinsurance.com

COVERAGE STRUCTURE

Standard Cyber and Tech E&O

- Privacy & security liability
- Incident response & recovery
- Business interruption & CBI (IT and non-IT)
- Ransomware & cyber extortion
- Regulatory proceedings
- Digital information recovery & restoration
- Technology E&O liability
- PCI-DSS liability

Standard enhancements

- Breach response outside the limit
- AI funds transfer & security breach
- Bug bounty
- Reputational harm
- Criminal reward
- Betterment
- Cryptojacking
- Cybercrime (incl. FTF & social engineering)
- Court attendance cost
- Unintentional wrongful collection

TARGET CLIENTS



Technology



Professional
services



SAAS



Manufacturing



Construction



Retail &
hospitality



Financial
institutions



Real estate

< **\$150M revenue** Account size cap | **US-domiciled only** Risk location requirement | **Dedicated UW** for each account

OUTSIDE APPETITE

CYBER-DECLINE CLASSES

Cannabis · Nuclear facilities · Social media platforms · Oil & gas pipelines ·
Public entities · Colleges & schools · Adult services · Religion/churches

TECH E&O-DECLINE CLASSES

NFT software · Microchip manufacturers · Biometric technology ·
Managed Service Providers (MSPs)

HOW BROKERS PLACE HALO

THREE WAYS IN

1. Email submission

2. API integration

3. Halo broker portal

Self-serve quote, bind, and policy management. Risk intelligence on every account, ready to share with the client.

Built for the broker and clients.

HALO Cyber refuses the trade-off between speed and certainty—offering continuous risk intelligence on every account, specialist cyber claims handling, and a single insurer accountable from underwriting to claim.

RISK INTELLIGENCE

Always-on visibility.

From the moment cover binds, Halo's telemetry is on and accessed through Customer Workbench. External, non-intrusive monitoring highlights privacy gaps, exposed assets, and emerging threat signals, without installation or impact to insureds' systems.

● LIVE SIGNAL

Privacy exposure		LOW
Patch hygiene		FAIR
Phishing risk		MED
Exposed services		HIGH
Threat signal		MED

WHEN SOMETHING HAPPENS

One call. One team. One decision.

+1 888 979 4771

24/7/365 INCIDENT RESPONSE

1 Notify

Call the hotline. Halo's claims team picks up directly.
24/7/365

2 Triage

Forensics, IT, and legal mobilized within the hour.
≤ 60 MINS

3 Respond

Containment and recovery, costs paid as incurred.
DAY 1

4 Settle

Decisions made by the team that wrote the policy..
IN-HOUSE

CAPITAL & CREDIBILITY

About Mosaic

Mosaic is a global specialty insurance platform with deep expertise across complex products and a distinctive 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 six countries.

About Halo

Halo is Mosaic's dedicated SME offering, built on the brand specialist's underwriting expertise and partnerships, and powered by advanced tech to deliver simpler, more efficient access to insurance.

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

CONTACTS

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