INNOVATOR ONE

FINTECH & DIGITAL ASSETS

PACKAGE POLICY

Fintech Errors & Omissions (E&O) | Directors & Officers Liability (D&O) | Crime | Cyber/Tech

Integrated financial lines, fintech E&O, crime and cyber/technology coverage for private fintech and digital asset companies

CORE

SERVICES

- Cross-border payments
- Payment processors
- Neobank
- Embedded finance
- Wealthtech
- Exchanges
- Custodians
- Blockchain networks

INCLUDING

Shared or separate limits, modular package policy and application form, Global strategy through US, UK, BDA and Canada

MIN LINE (per coverage)

$/€/£ **1M**

MAX LINE (per coverage)

$/€/£ **10M**

Available alongside: excess follow form, Side A DIC, FI bonds, IMI, and public company D&O

COVERAGES

Management Liability

- Side A/B/C private company D&O
- Additional Side A limit and priority of payments
- Retired executive lifetime discovery
- Formal and informal investigations coverage for insured persons

Fintech E&O

- Broad Fintech Professional Services definition to capture evolving financial technology services, including money transmission, payments, embedded finance, exchange and brokerage services for fiat and digital asset companies

Crime

- Traditional and digital assets included
- Employee fraud, third-party fraud and social engineering fraud
- Crypto asset loss from wallet compromise/ private-key, seed phrase or MPC key share com promise

Cyber/Tech

- Technology E&O for pure-play technology products and services e.g. blockchain infrastructure companies and staking service providers
- Breach response, cyber extortion, BI/CBI and digital information recovery
- Security/privacy liability, regulatory proceedings and PCI liability

KEY FEATURES & ENHANCEMENTS

Regulatory coverage and investigations
Management, fintech E&O, cyber/privacy and PCI regulatory pathways; formal/informal investigations where scheduled, providing coverage before formal litigation or proceedings

Crypto asset enhancements
Unique extensions addressing crypto-related exposures, including crypto asset recovery response costs and scheduled token securities claim coverage

Fintech professional services
Built for fiat or digital asset money transmission, payment processing, embedded finance, exchange/marketplace, brokerage, reporting and related services

Crypto crime enhancements
Wallet compromise and unauthorized access to private-key infrastructure can be addressed under crime, with recovery-response costs

Coverage before a claim
Mitigation & correction costs and pre-claim event expenses help address problems before they become claims

Executive protection enhancements
Additional Side A protection, retired executive lifetime discovery, asset & liberty protection and broad investigation coverage help protect executives in regulatory environments

Cyber/tech blend
Stand-alone, first-party cyber, third-party security/privacy, tech E&O, PCI and internet media liability in the same product family

Endorsement pipeline
Specific endorsements for lenders liability, direct loss of assets via slashing or smart contract failure, broker/dealer coverage to be handled via endorsement

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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. Claims and underwriting teams work closely together to ensure we meet the needs of our clients. Mosaic's approach is one of ownership, transparency, and efficiency; achieving fair outcomes for our customers is the end goal.

Mosaic has full authority on claims settlement decisions.

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About Mosaic

Mosaic is a global specialty insurance platform with an innovative structure allowing deployment of different forms of capital aligned for the benefit of clients and partners. We underwrite for 40 other top-rated carriers alongside our Lloyd's syndicates 1609 and 2610—offering lead-line + syndicated capacity, and claims-settlement authority across eight product lines via six countries. We harness the heritage of Lloyd's and benefit from the market's global licenses and financial-strength ratings.

LLOYD'S

A+	AA-	AA-
Superior	Very Strong	Very Strong
AM Best	Standard & Poor's	Fitch Ratings

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

Why it matters for INNOVATOR ONE

Specialist claims lens

Fintech, digital asset, crime and cyber/technology issues often require coordinated legal, forensic, technical and valuation inputs.

Integrated product support

Because Innovator One is a package wording, in-house coordination helps align coverage analysis across D&O, E&O, crime and cyber/tech modules.

Broker/client communication

A single Mosaic point of communication supports clearer escalation, settlement strategy and claims feedback into underwriting.