

Excess Tech E&O / Cyber

When brokers collaborate with Embroker for a Technology E&O / Cyber excess tower, they gain access to our underwriting expertise and a prompt, proactive underwriting service. Our offerings are supported by our data and technology capabilities. What's more, our policy wording aligns with that of your underlying insurer to prevent coverage gaps and assure your client's confidence.

A Checklist for Excess Tech E&O / Cyber Policy

Quickly determine whether an Insured is eligible for our Excess Tech E&O / Cyber by confirming a few facts. Our solution suits companies with all of the following criteria:

- Less than \$300M in revenue
- Private, for-profit companies
- Primary layer must be at least \$1M in limit

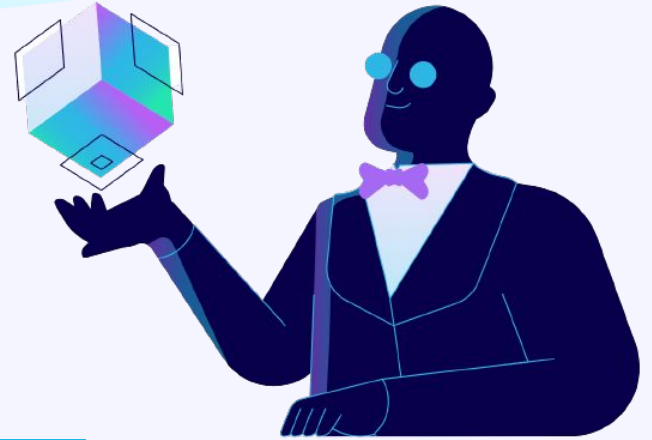
Product Attributes

- Limits up to **\$5M**
- Form status: non-admitted
- True follow form
- Drop down automatically and match all underlying sublimits
- Any prior claim will go through referral review
- 82% of NAICs are within eligibility



Our Excess Tech E&O / Cyber is E&S, and requires a Surplus License

Excess Tech E&O / Cyber



Excess Tech E&O / Cyber Limits Offered

Embroker Excess up to \$5,000,000

Total Underlying Aggregate Limit
\$3,000,000 or higher

Embroker Excess up to \$3,000,000

Total Underlying Aggregate Limit
\$2,000,000

Embroker Excess up to \$2,000,000

Total Underlying Aggregate Limit
\$1,000,000

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Excess Sublimit Structures : Examples

Embroker Access Layer	Tech E&O \$2M xs \$2M	Network Security Liab \$2M xs \$2M	Breach Response \$2M xs \$2M	Drop-down over underlying sublimit and match underlying sublimit amount	
	Tech E&O \$2M	Network Security Liab. \$2M	Breach Response \$2M		
				Social Eng. \$1M	Bricking \$500K
					Bricking \$500K
Retention: \$25K					