

Cyber and Technology E&O Appetite Guide

Organizations with up to \$5B in revenue | Up to \$15M limits | Primary and Excess capacity

Technology E&O is only provided to businesses operating exclusively within the information technology industry sector as an endorsement alongside cyber insurance.



Within Appetite

These examples are not an exhaustive list. Coverage is available for most types of business except those listed as “Out of Appetite”. Underwriters may decline submissions that do not align with the underwriting criteria (for example, if it is determined the organization has unfavorable controls).



Agriculture

Arable, pastoral and mixed farming, fisheries



Construction

Commercial construction, contractors, infrastructure, residential construction



Education

Colleges, education centers, schools, universities



Energy & Fuel

Mining, renewables, small local utilities, petrol and service stations, power generation



Financial Services¹

Banks, building societies, intermediaries, investment firms



Healthcare and Life Sciences

Clinics, dentists, hospitals, surgeries, pharmaceuticals, veterinary services



Hospitality

Food services, hotels, restaurants, takeaways



Leisure

Activity centers, golf clubs, gyms, holiday parks, theme parks, tourism



Manufacturing

Auto, construction, consumer goods, food, machinery, paper



Media and Entertainment²

PR and advertising agencies, production companies, publishing, theaters and cinemas



Non Profit

Charities, foundations, museums, historical associations



Professional Services

Accountants, architects, consultants, engineers, lawyers



Property

Estate agents, housing associations, landlords, property development, property management



Public Sector

Councils and local government, public services



Publishing²

Books, digital printing, media companies, other information services



Retail

Car dealers, online stores, shops, supermarkets



Technology

Cloud computing, hardware sales, IT consultancy, software design and publishing, staffing, system design, web hosting



Transportation

Buses, logistics, mobility, rail, road services, shipping

¹ Funds Transfer Fraud coverage is not offered to banks, credit unions, or cryptocurrency firms.

² Multimedia Content Liability coverage is not offered to risks in this industry.

Cyber and Technology E&O Appetite Guide

Out of Appetite – All Coverages

<ul style="list-style-type: none"> Adult entertainment/media 	<ul style="list-style-type: none"> Data aggregators Firms that acquire and/or sell personally identifiable information
<ul style="list-style-type: none"> Cannabis 	<ul style="list-style-type: none"> Managed service providers/managed security service providers (MSP/MSSP) Firms that have remote, administrative access to clients' networks
<ul style="list-style-type: none"> Casinos and gambling 	<ul style="list-style-type: none"> Payment enablement/processors Firms that process payments or have large volumes of payment data flow through them on behalf of other businesses

Out of Appetite for Technology Errors & Omissions Coverage Only (Still eligible for Cyber)

Firms that act provide services as:

Accountants	Insurance Agents & Brokers
Architects	Medical Professionals
Attorneys	Real Estate Agents & Brokers
Bank & Credit Unions (including Neo-Banks)	Securities Broker Dealers
Engineers	Title and Escrow
Investment Advisors & Services	

Please note that we can provide coverage to technology firms providing services to the types of firms listed above.

FOR BROKERS ONLY. Summary information herein may only represent some of the cover.
Please refer to the policy for the full terms, conditions, limitations, and exclusions.