

# Excess Cyber

*Trusted*  
**SAFETY NATIONAL**

*Since 1942*

## Why Safety National?

### Strength

Rated A++ (Superior), XV by A.M. Best and rated A+ by Standard & Poor's. In addition, our parent company, Tokio Marine, is among the top 10 insurance groups in the world with over \$200 billion in assets.

### Longevity

Operating for over 80 years, we can assure you that we will be there for our policyholders and broker partners for decades to come.

### Approach

As a leading insurer in the U.S., we offer deep expertise paired with a relationship-driven approach to customer service that distinguishes us in the marketplace.

### Commitment

With a long-term commitment to product and appetite, we pledge to provide the best cyber risk insurance solutions. Underwriting and claims decisions will be made thoughtfully and quickly.

### Value

Preparedness and response resources are available through our Safety National client portal, Cyber Risk Services powered by NetDiligence®.

## Cyber Coverage Highlights

- First and Third-party liability
- Flexibility in form and wording:
  - » Broker-specific forms considered
  - » War
  - » Follow-form of sub-limits
  - » Broad allocation of payment language
- Excess Stand-alone or Blended Cyber:
  - » Incident Response Expenses
  - » Privacy and Network Security Liability
  - » Regulatory Defense and Penalties
  - » Business Interruption
  - » Contingent Business Interruption
  - » Cyber Extortion
  - » Digital Asset Destruction
  - » Bricking
  - » Reputational Harm
  - » Multimedia Liability
  - » Tech Errors and Omissions Liability

## Appetite and Limits

- Appetite includes:
  - » Construction
  - » Financial Institutions
  - » Food & Beverage
  - » Healthcare
  - » Manufacturing
  - » Public Entity Pools
  - » Retail
  - » Technology
  - » Utilities
  - » Wholesale
- Account underwriting
- Total relationship approach
- U.S. domiciled insureds excess of \$1B in revenue
- No minimum attachment point
- Capacity available up to \$15M

## Cyber Services

- Loss mitigation services provide access to the tools and resources needed to address and gauge key areas of cyber security risks before an event occurs.
- Incident response teams comprised of a pool of independent third-party professional service providers who help organizations execute their data breach response and help limit exposure to a loss when an event occurs.

Powered by

**NetDiligence**<sup>®</sup>



### LEARN MORE

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