

# Cyber Risk

Risk Cooperative's proprietary cyber insurance solution, backed by certain underwriters at Lloyd's, is designed to provide comprehensive protection against rampant cyber threats. Despite the increase of cyber risks, stand-alone cyber insurance, which responds to events on a first-dollar basis, represents less than 10% of the market. Part of the challenge is access and affordability of comprehensive cyber coverage. We have the right solution to provide peace of mind, business continuity, financial protection and incident response capabilities.



# Cyber Risk



## Proprietary Underwriting

Leveraging our proprietary underwriting model, cyber insurance is not only accessible it can be affordable, including for high-risk sectors, such as financial services, healthcare, government contracting, among others.



## Business Continuity

Cyber risk is not only about data security and privacy, it is about business continuity and recovery. Risk Cooperative's unique coverage can help ensure ongoing operation and restoration against varying cyber threats.



## Customizable Liability Protection

With the average cost of a cyber breach reported at \$3.62 million, we offer in-house underwriting (fast tracked for up to \$10 million of coverage) for liability, remediation and recovery support, as well as providing peace of mind and Lloyd's-backed financial support.



## Ransomware / Cyber Terrorism, Extortion

Coverage responds to a wide-range of events, including third-party breaches, ransomware attacks, extortion and cyber terrorism. Coverage includes remediation and incident response, as well as negotiation support.



## Customer Notification / Compliance

Customer trust, reputation and regulation demands strict customer notification and privacy standards. Coverage for notification, legal and public relations expenses and crisis management are included to remain compliant.



## Breach / Incident Response

Risk Cooperative's cyber insurance provides a veritable cyber risk war room, with dedicated breach and incident response resources provided by world-class partners.

## About Risk Cooperative

Risk Cooperative, a coverholder at Lloyd's, is a strategic risk advisory and insurance brokerage firm able to originate, place and service innovative risk-transfer and insurance solutions globally.

Risk | Readiness | Resilience



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Coverholder at **LLOYD'S**