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[in]FUSE®

Insurance Agents and Brokers Professional Liability and Network Security and Privacy Policy

ELIGIBLE RISKS

Firms with annual GWP of \$15M or greater

- Specialist Retailers
- MGAs/MGUs
- Program Administrators
- Wholesale Agents and Brokers
- Complex and/or Hybrid Organizations
- Agents and Brokers with prior loss experience

AVAILABLE LIMITS

Up to \$10M

JURISDICTIONS

Available in all 50 states on a surplus lines basis

FINANCIAL STRENGTH

Coverage backed by Carrier rated “A” (Excellent) by A.M. Best (*as of March, 2013*)

SUBMISSIONS FOR ELIGIBLE AGENCIES:

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FOR MORE INFORMATION, CONTACT:

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*PLEASE NOTE: The descriptions are for informational purposes only. Please refer to the insurance policy and endorsements or riders for actual terms and conditions.

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ThinkRisk recognizes the evolving exposures insurance agents and brokers face in managing their agencies. The increased daily use of technology and media to conduct business, coupled with public and regulatory focus on privacy, present significant operational challenges and risks for an organization. ThinkRisk understands the risks inherent in placing business with multiple carriers, processing online transactions, accepting credit or debit cards, and managing communications via traditional, digital and social channels. [in]FUSE® is specifically designed to address these converging professional, data security, privacy and media risks and more.

Broad Professional Liability Coverage:

- Insurance Agents Errors and Omissions (E&O) Liability
- Broad definition of Insured and Professional Services (including Employed Lawyers)
- No insolvency exclusion
- Defense coverage outside the limit of liability
- Coverage for entities with diverse operations such as claim administration, TPA and premium finance services
- Punitive or exemplary damages, where insurable by law
- Supplemental payments for Disciplinary Proceedings, Governmental Proceedings and “Time-Off-Work” expenses
- Network Security and Privacy Liability including Regulatory Claims coverage
- Advertising and Communications (Media) Liability with broad definition of Covered Content
- Not-for-Profit Directors and Officers Liability
 - Coverage extended to individual directors and officers serving as a director or officer of a not-for-profit organization
- Side A Excess Directors and Officers Liability for Network Security and Privacy Wrongful Acts

First Party Data Compromise Expenses Reimbursement:

- Breach Consultation Services
 - Consultative services regarding breach notification requirements, including the review of state specific notification letters
- Breach Notification Expenses
 - Costs for printing, postage or posting of print or electronic notification letters
 - Forensic services to identify individuals impacted by a Breach Event
 - Credit monitoring services, credit-related remediation services and identity theft financial recovery services for customers or clients impacted by a Breach Event
- Public Relations Expenses
 - Public Relations Expenses for services provided by an independent public relations company to mitigate material damage to a firm or agency’s reputation as a result of a Breach Event or Privacy Wrongful Act
- Electronic Data Restoration Expenses
 - Costs for the restoration of, or to regain access to, Electronic Data that was impacted by a Network Data Event
- Data Extortion Expenses
- Payment Card Industry Data Security Standards (PCI-DSS) Expenses
 - Monetary fines or penalties due to non-compliance with published Payment Card Industry Data Security Standards