



## Coverages Available

- Affirmative AI language
- Breach/Incident Response
- Business Interruption
- Contingent BI/PD
- Crisis Management
- Cyber Crime
  - Funds Transfer Fraud
    - Invoice Manipulation
    - New Vendor Fraud
    - Physical Goods Fraud
- Data & Hardware Recovery
- Extortion & Ransomware
- Intellectual Property Rights Infringement
- IT Security & Forensic Costs
- Media Liability
- Network Security & Privacy
- PCI-DSS Fines & Assessments
- Post Breach Remediation
- Regulatory Actions
- Unlimited Reinstatement on First Party Limits
- Cyber Security Services

## Limits

- Limits available starting at \$250,000 on a primary basis.
- Unlimited excess limits available with or without dropdown coverages.

## Top Predictions for Cyber Insurance 2026

- Market firming as losses continue to increase in severity.
- AI will significantly increase the number of attacks which will outpace security measures.
- Underwriting is using predictive modeling and will require stronger security by the Insureds.
- Wrongful collection of data will continue driving privacy claims.
- Third party vendor and supply chain outages will cause more business interruption losses.

## Why Choose Us

### Strong Relationships

Our strong carrier relationships allow us to craft exclusive, broad and cost-effective coverage offerings.

### Niche Solutions

Our expertise in specialized markets enables us to create custom solutions for complex accounts.

### Expert Guidance

With Specialty Program Group, you have the advantage of working directly with a team of specialists who have the experience you need to support your client.