

# Converging Risk

## Media - Technology - E&O - Cyber



### Specialized Media Errors & Omissions Insurance






Our Converging Risk policy is designed to address the convergence of media, tech, E&O and privacy related exposures under one holistic policy. Program eligibility includes risks domiciled in the US. Coverage is available for traditional media risks such as ad agencies, personal appearance, broadcasters, social media businesses, etc. The program offers E&O coverage for a wide variety of media and tech related companies as well as hundreds of miscellaneous professional liability classes, or non-core media risks, but seeking coverage for specific media-linked services such as marketing or PR. Coverage is also available for First and Third Party Privacy and Network Security exposures.



### Coverage Features

- Modular policy form offers coverage to address: media, advertising, E&O and / or privacy and network security
- Preferred "Pay on behalf of", "Duty to Defend" and "Consent to Settle" policy language applies to all coverage components
- Occurrence coverage available for certain media risks/segments
- Definition of professional services customized for each risk
- Broad Definition of "Data Asset" (information of any kind maintained by insured or others in any form)
- First Party privacy coverage includes:
  - Privacy Notification Costs (including voluntary)
  - Crisis Management Expense
  - Data Restoration
  - Cyber Investigation Costs
  - Cyber Extortion
  - Business Interruption Coverage (including those caused by Outsourced Providers)
  - Cyber Crime/Fraudulent Transfer/Social Engineering Coverage
  - PCI Fines and Penalties
  - Dedicated Limit for First Party privacy losses available (in addition to the policy limit of liability)
- Full Prior Acts Available

### Program Overview

-  **Insurer**  
Insurance written by carriers "A" rated by A.M. Best
-  **Jurisdiction**  
Available in all states on a surplus lines basis
-  **Limits**  
Up to \$5M (primary or excess)
-  **Retentions**  
Starting at \$10,000
-  **Eligibility**  
Entities domiciled in the US

The logo for EmergIn Risk features the word "EmergIn Risk" in a bold, sans-serif font. The word "In" is highlighted in red, while "Emerg" and "Risk" are in black. Above and below the text are red, stylized circuit-like lines with small circles at the ends, suggesting a digital or network theme.

# EmergIn Risk

**For more information, contact us at:**

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