AscotPRO™

AscotPRO™ is a suite of Cyber & Professional Liability solutions built to protect against evolving cyber exposures and business threats facing today's organizations. Alongside a comprehensive selection of offerings, the team can create customized standalone or blended policies, and provides a variety of innovative pre breach tools and access to world class breach response providers.

AscotPRO™ Product Offering

Cyber

- **Target Industries:** Broad Appetite
- **Target Sub-Industries:** Financial & Professional Services, Retail, Hospitality, Manufacturing
- **Areas out of Appetite**: Public Entity and Federal Agencies
- **Coverage Features:** Pre-Breach Service Offerings, Ability to Customize and Attach E&O offerings, Limits up to $10M, Minimum Premium $10K

Media Liability

- **Target Industries:** Traditional media companies
- **Target Sub-Industries:** Publishers, broadcasters, ad agencies, creators of content
- **Areas out of Appetite**: Music, film production, monoline public appearance
- **Coverage Features:** Occurrence, Defense outside the limit (available), All peril, Limits up to $10M, Minimum Premium $10K

Technology E&O

- **Target Industries:** Technology Service Providers
- **Target Sub-Industries:** ASP, Software Development, IT Consultants/Staffing
- **Areas out of Appetite:** Online gambling, vide game developers
- **Coverage features:** Broad definition of technology service provider, Software copyright coverage, Limits up to $10M, Minimum Premium $10K

AscotPRO™ Product Offering (Cont.)

Lawyers' Professional Liability

- **Target Industries:** Firms with 5-150 lawyers, most AOPs entertained, including firms with claim activity, large law firm capabilities

- **Coverage Features:** Admitted and non-admitted, 6–18- month policy periods, Worldwide coverage, 60-day automatic ERP, Firm and individual ERP options, Definition of Insured includes predecessor firms "of counsel" and per diem lawyers, Damages include pre- and post-judgement interest, Limits from $250K- $5M, Minimum Premium $10K

- **Risk Services:** Partnership with national law firm Wilson Elser Moskowitz Edelman & Dicker, dedicated Risk Management website for all policyholders, National Panel Counsel services available to all primary policyholders

Miscellaneous Professional Liability

- **Target Industries:** Broad Appetite

- **Coverage Features:** Right and duty to defend policy, Claims made and reported policy, No hammer clause, Coverage for subsidiaries, employees and independent contractors included in base, Coverage for punitive and exemplary damages with most favorable jurisdiction language, Limits up to $5M, Minimum Premium $10K

- **Risk Services:** Partnership with Freeman Mathis & Gary includes pre-claim risk management hotline and resources

Ascot Differentiator

- Ability to tailor coverage to the needs of each insured
- Unencumbered book of business
- All policies written on "A" Rated paper
- Diversified Industries and Client Revenue Segmentation

Contact

Drew Walter
EVP, Head of AscotPRO™
(646) 978-9697
drew.walter@ascotgroup.com

Todd E. Cusano
SVP, LPL & MPL
(860) 280-6011
todd.cusano@ascotgroup.com

Tracy O'Hara
SVP, Cyber/Tech/Media Liability
(213) 304-8647
tracy.ohara@ascotgroup.com

*New AscotPRO™ Health – Allied Healthcare product launching in Summer 2023

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