CYBER

Why You Should Choose Pen Underwriting To Protect Your Clients Against **Cyber Risk**

Pen underwriting

Comprehensive Cyber Cover Gives You the Edge

Are you tired of constantly hearing about the risk of cyber attacks without being offered an easy and cost-effective insurance solution? At Pen, we would rather help than scare. Our cyber insurance solutions make it easier for you to solve your clients' cyber worries:

- A simple, fast purchase process
- One of the market-leading cyber coverages
- Meaningful cyber support, risk resilience tools and breach responses
- We've got a great team of people

Buying Cyber Insurance From Pen Is Simple

You can get an instant quote from Pen's e-trading service **Pen Central** or Acturis by answering a few simple questions in under three minutes.

A fast, simple process doesn't mean we only write small risks. We've got a very broad cyber appetite and can write primary limits from £100,000 to £5 million for companies with revenues up to £600 million.

And the simplicity of the process doesn't mean our cover is limited. On the contrary, we offer one of the broadest wordings on the market, backed by A-rated capacity[2] and supported by specialist breach response and cyber risk resilience tools — keep reading for more details.

Please note that Pen Underwriting can write cyber risks with revenues over £600 million on a primary and excess limit basis. To discuss Pen's corporate cyber appetite, please contact Fiona Maclean at **fiona_maclean@penunderwriting.com** or 07938 738 528.

If you have risks that are not on these lists, give our team a call. These are not exhaustive, and we may be able to help you and your clients. Contact the team at UK.Cyber@penunderwriting.com.

Where we are winning with cyber

- Architects/engineers
- Construction
- Charities/not for profit
- Estate agent/real estate/property
- Hotels/hospitality/restaurants
- Insurance broker/company
- Legal services
- Logistics/freight forwarder
- Professional services
- Retail (including e-commerce)
- Wholesalers

This is not an exhaustive list.

We can consider

- Education
- Public sector/government
- Financial institutions
- Healthcare
- Manufacturing
- Technology companies

Out of appetite

- Adult content
- Social media
- Payment processors
- Business process outsourcing
- Direct marketing/mail operators
- Debt collecting
- Interactive healthcare websites
- Telecoms
- Airlines
- Franchisees/franchisors

Comprehensive Cyber Cover

We've been underwriting cyber insurance for nearly ten years, both in the UK and the US. We've used our experience to create a broad cover that delivers appropriate cyber protection, supported by cyber breach response and risk resilience tools.

Limit of indemnity

- Any one claim

Cyber liability cover

- Breach response costs, including additional outside-of-the-policy-limit costs of £250,000
- Privacy regulatory defence and penalties
- Security and privacy liability
- Cyber extortion, including pay on behalf
- Multimedia liability

Cyber business interruption cover

- Cyber business interruption, with a 365-day period of restoration
- Cyber reputation business income loss
- Digital asset restoration
- Security upgrades and hardware replacement (bricking)

Cybercrime cover (optional extension)

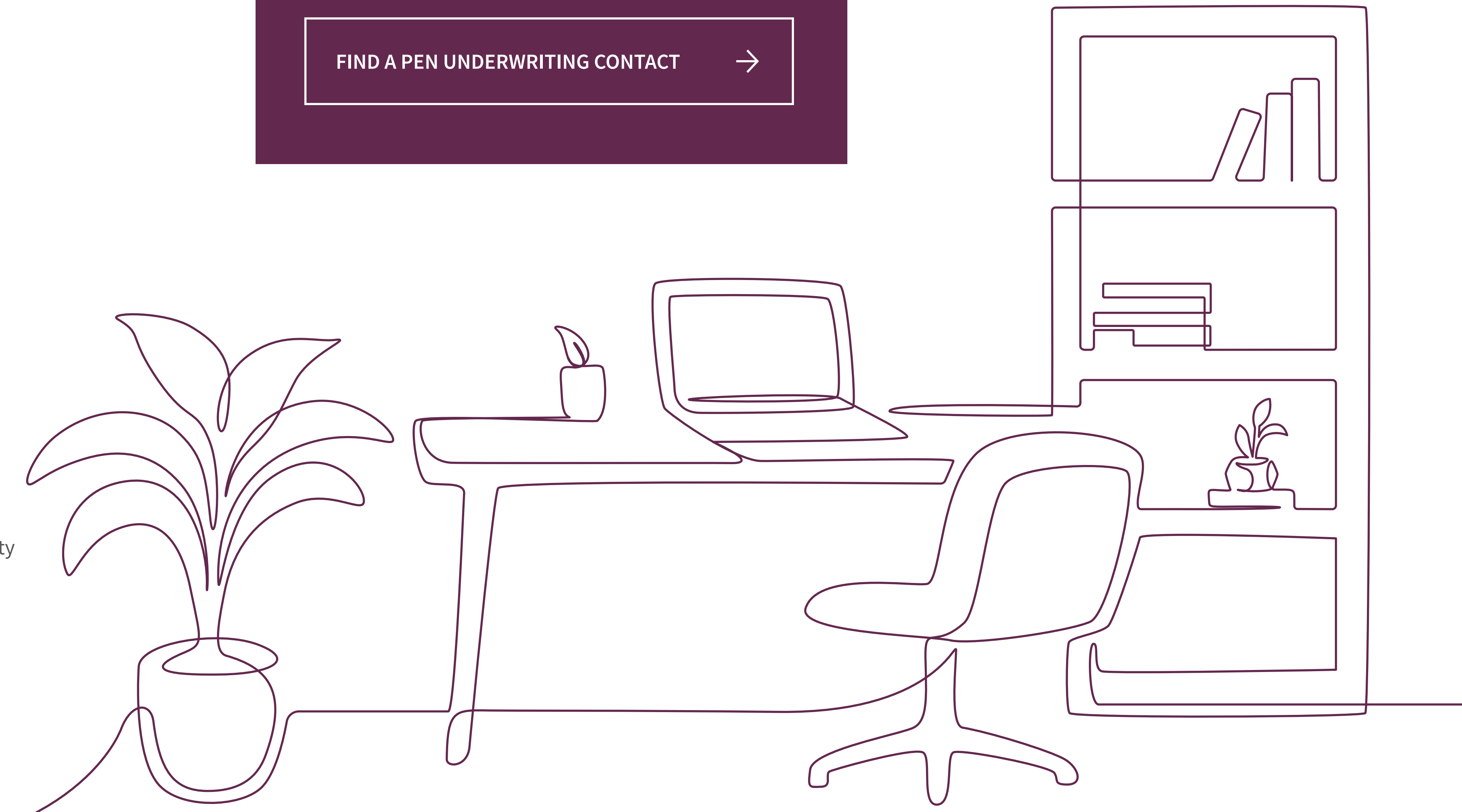
- Cybercrime
- Phishing loss
- Services fraud loss
- Reward fund loss
- Corporate identity theft loss
- Personal financial loss

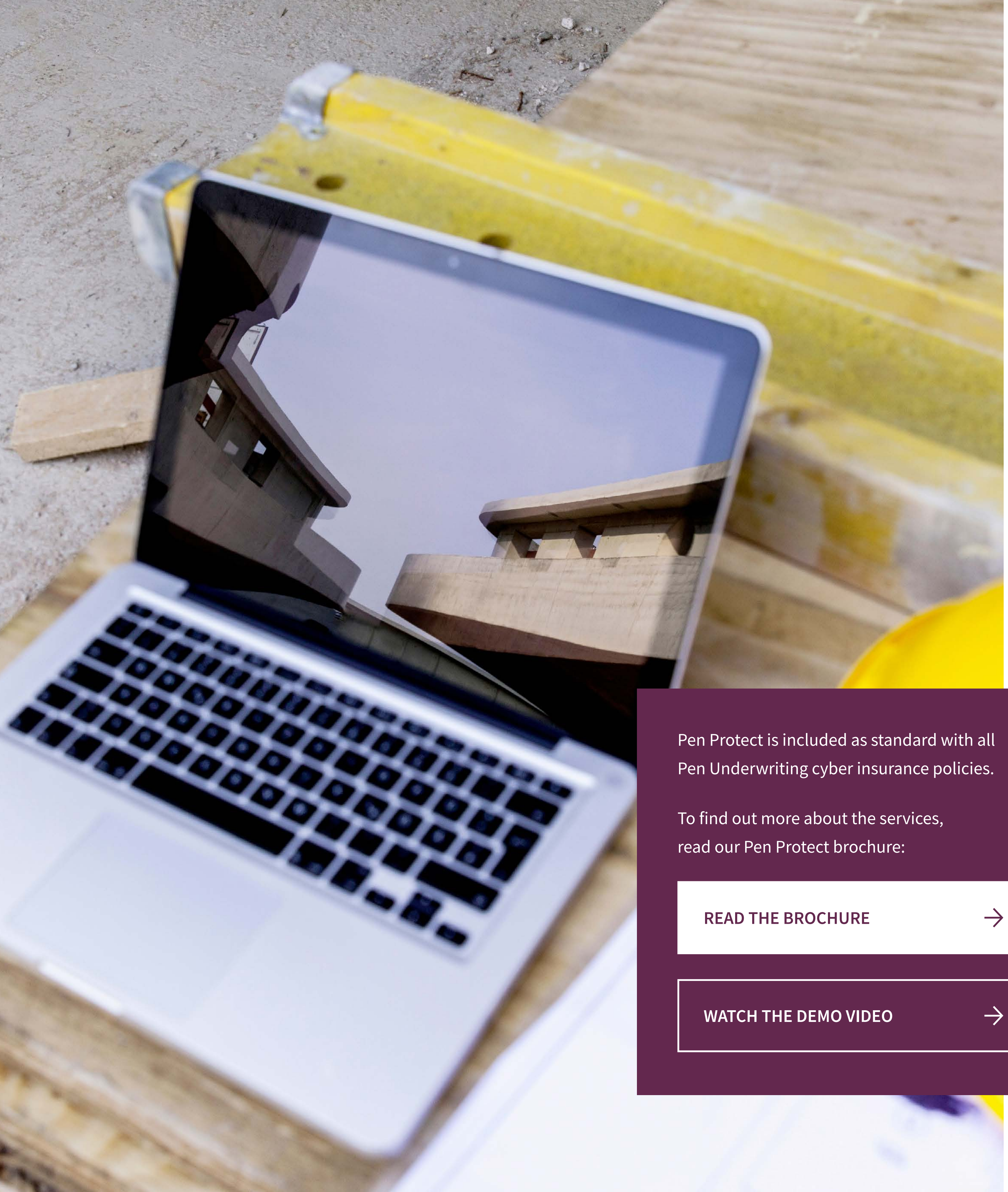
Additional covers

- Court attendance costs
- Bodily injury/property damage liability
- Post-breach response
- Independent consultant
- Outsource provider
- Computer system, voluntary and regulatory shutdown

For a copy of the Pen Underwriting cyber policy wording or to discuss our cover in more detail, please reach out to the Cyber team at **UK.Cyber@penunderwriting.com** or find a contact:

FIND A PEN UNDERWRITING CONTACT →





Cyber Risk Resilience Tools

Pen Underwriting has invested in a new cyber protection platform, Pen Protect, to support all cyber policyholders in their ongoing battle against cybercrime.

Pen Protect is an innovative platform integrating a comprehensive suite of technology services and the insight of cybersecurity consultants to continuously identify and address vulnerabilities.

Pen Protect detects an average of 127 new vulnerabilities each day, providing cyber policyholders with real-time insights into their risks and how to remediate them. Additionally, Pen Protect features phishing simulation technology and an inbox defender to reduce the number one risk facing organisations in terms of cyber exposure — the human factor.

Vulnerability scanning

Daily boundary scanning, identifying cyber vulnerabilities as they are released, with remediation steps.

Threat intelligence

Integrating with threat intelligence feeds, Pen Protect can provide context about emerging threats and how they might impact your organisation.

Personalised training

Engaging, multi-format cyber educational content, including micro-trainings, flashcards, videos and quizzes.

Inbox defender

An email plugin instantly helps to identify red flags and stop upcoming email attacks.

Phishing simulations

Simulated attacks across multiple channels — not just email — including SMS, Slack, Teams, WhatsApp and phone calls.

Always-on support

An AI-powered tool offering support to manage cybersecurity strategies, backed by the expertise of a team of specialist humans.

Pen Protect is included as standard with all Pen Underwriting cyber insurance policies.

To find out more about the services, read our Pen Protect brochure:

READ THE BROCHURE →

WATCH THE DEMO VIDEO →

Specialist Cyber Incident Response To Support and Guide if the Worst Happens

If the worst should happen, a cyber breach response needs to be delivered by a dedicated team that has the experience to handle matters confidently. Which is why we work with Kennedy's.

Vital legal and regulatory advice from a dedicated team

We work with Kennedys, whose global team of cyber and data lawyers helps clients manage and recover from cyberthreats, protecting their customers, their businesses and their reputations.

The dedicated cyber incident response team will work collaboratively with Pen Underwriting to provide specialist legal advice on all aspects of a data incident. This includes legal, regulatory, reputational, privacy, litigation and commercial advice.

Always-on support

Cyber incident support is available 24/7/365. Wherever in the world, whatever time of day or night, your clients will be provided with one number and email to contact for fast legal help.

Our cyber response includes a triage of the situation and the coordination of an immediate response team. No waiting around.

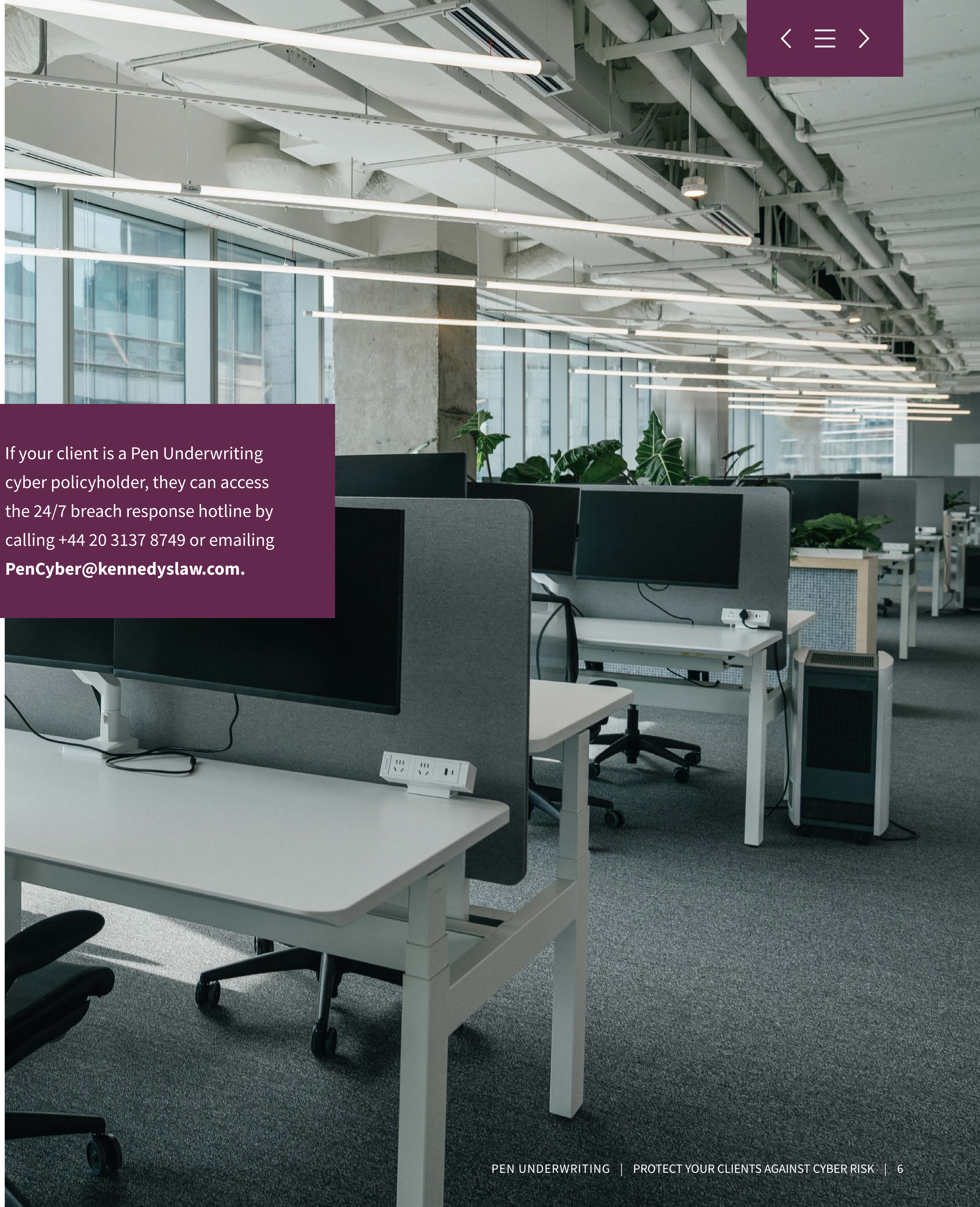
A global, coordinated response

Kennedy's response team is truly global, with a cyber network covering over 160 countries. They can help your clients respond to an incident across borders, wherever they do business and wherever the effects are felt. Our response team has a network of lawyers ready to act.

Preparation. Privacy. No problem.

Kennedy's can help your clients prepare for a cyber incident, as well as minimise the impact of the fallout. This can include training, tabletop exercises and guidance on data policies and procedures — perhaps one of the biggest exposures faced from a financial and regulatory perspective. And, as a specialist in data, insurance and litigation, Kennedy's global legal teams can help manage any litigation or privacy-related advice.

If your client is a Pen Underwriting cyber policyholder, they can access the 24/7 breach response hotline by calling +44 20 3137 8749 or emailing **PenCyber@kennedyslaw.com.**



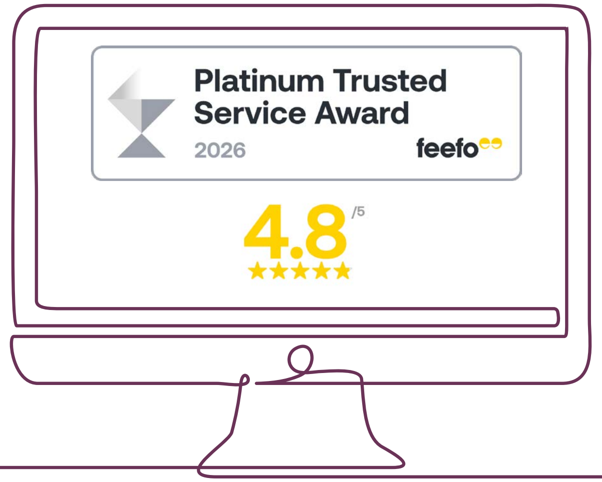
Pen Underwriting's Cyber Team

Pen Underwriting's team of experienced and accessible cyber underwriters is led by Ian Summerfield, our managing director — International Cyber, D&O and PI.

Ian is supported by the expertise of Fiona, Luciano and Dave, as part of our 11-strong Cyber Underwriting team. Our underwriters support both online trading via Pen Central or Acturis, and traditional broker submissions.

We're hungry for business. We'll show you that we're keen to develop partnerships, respond quickly and work together to grow. Don't just take our word for it; Pen Underwriting has been awarded Feefo's Platinum Trusted Service Award[1].

Click here for a list of Pen cyber underwriters.



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Find out more

If you want to find out more about Pen Underwriting's cyber insurance solutions and how we can help you win and retain clients, visit our website or contact Pen Underwriting's Cyber team.

VISIT OUR WEBSITE →

FIND A PEN UNDERWRITING CONTACT →

Sources:
[1]Correct as of April 2026.
[2]Insurer ratings are provided by third-party rating companies; correct as of April 2026.

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