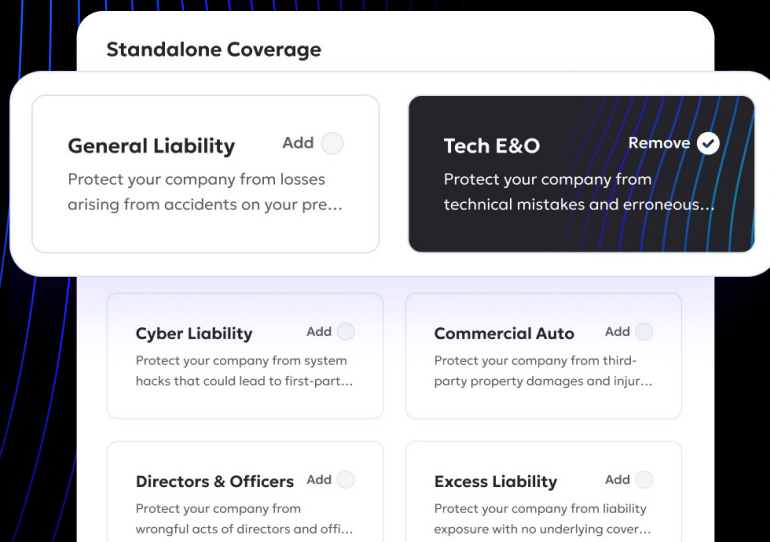


Koop Insurance

Koop Insurance is a digital **specialist Managing General Agent (MGA)** providing ERM-powered insurance products and focusing on Technology risks across all sectors of the economy.



Insurance powered by **ERM Automation**



Pioneering compliance automation



Insurance products for Tech companies



Over 30% savings on insurance costs

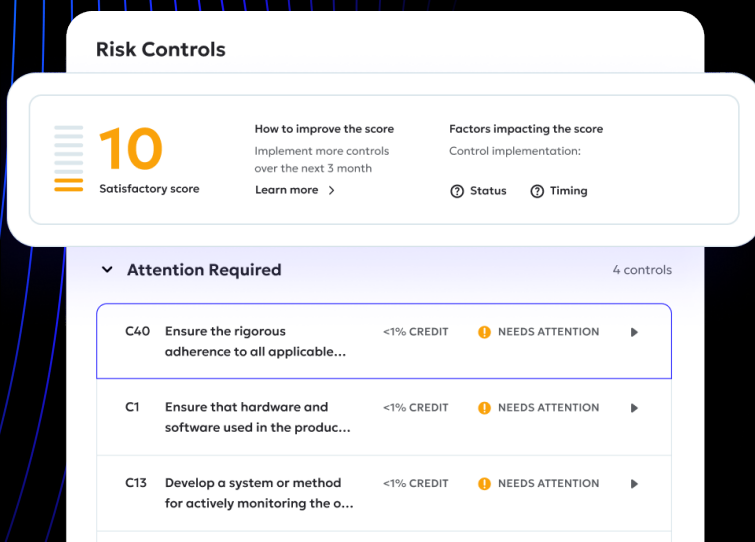
We offer unparalleled protection **for the world's most ambitious enterprises** by integrating commercial insurance with cutting-edge ERM Automation



Learn more at www.koop.ai or send risks to submissions@koop.ai

ERM Automation

Enterprise Risk Management (ERM) Automation is a pioneering tool designed for Technology companies to improve security posture, simplify enterprise compliance, and save on insurance costs.



Never miss a contractual requirement



Easily implement risk controls



Instill trust with advanced reporting



Save on your insurance program

Customers can **save over 30% on insurance** by automating their ERM plan with Koop Insurance



Customers can sign up for **ERM Automation** for free at www.koop.ai

Risk Appetite Guide

Technology-based products, services, or operations with software-, hardware-, or data-related exposures used in:

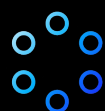
Generally **accepted** NAICS:

11	Agriculture
22	Utilities
31-33	Manufacturing
42	Wholesale Trade
44-45	Retail Trade
48-49	Transportation and Warehousing
51	Information
52	Finance and Insurance
53	Real Estate
54	Professional and Technical Services
61	Educational Services
71	Arts and Entertainment
92	Public Administration

Generally **excluded** NAICS:

21	Mining and Oil & Gas
23	Construction
55	Management of Companies
56	Waste Services
62	Healthcare
72	Accommodation and Food Services
81	Other Services

Products available:



General Liability



Technology E&O



Cyber Liability

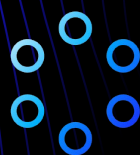
Program guidelines:

- ✓ \$0 to \$1B in projected 12m revenue (SMEs)
- ✓ All business models accepted
- ✓ Must be incorporated in the U.S.
- ✓ Funding preferred for early-stage ventures
- ✓ Multi-line programs preferred
- ✓ Products available in all 50 U.S. states

Send risks to submissions@koop.ai

Product Sheet

Take advantage of the exclusive insurance products and zero-cost ERM Automation tool to win and retain Technology business



General Liability

Limits of \$1M/\$2M
ISO coverage form



Technology E&O

Limits of \$1M or \$2M
Bespoke coverage form



Cyber Liability

Limits of \$1M, \$2M, or \$3M
Bespoke coverage form

General Liability

Protect commercial enterprises from losses arising from accidents with products and on premises, including offices, warehouses, laboratories, test fields, and more.

- Limits of \$1M/\$2M
- ISO coverage form
- Package or monoline
- ERM-enabled coverage

General Liability

General Liability coverage protects the company from various claims that can arise from its operations. This includes coverage for bodily injury, property damage, and advertising injury that the company may unintentionally cause.

What it covers:

- ✓ Bodily Injury
- ✓ Property Damage
- ✓ Medical Payments
- ✓ Personal and Advertising Injury
- ✓ Tenants' Legal Liability

Policy Limits

Often range from \$1 million to \$2 million per occurrence with a general aggregate limit that may double the per occurrence limit.

Deductibles

Can vary widely depending on the company's risk profile but typically may start from \$500 to \$1,000 per occurrence.

Why do you need General Liability coverage:

Client Requirements

Clients often require a technology company to carry General Liability insurance before entering into contracts.

Lease Agreements

Landlords typically require General Liability insurance as part of a commercial lease agreement.

Financial Protection

Helps protect the company's financial assets in the event of a covered claim or lawsuit.

Legal Defense

Provides legal defense if the company is sued, even if the lawsuit is groundless or fraudulent.

Technology E&O

Protect commercial enterprises from technical mistakes and erroneous system behavior that may lead to third-party losses.

- Limits of \$1M or \$2M
- Bespoke coverage form
- Package or monoline
- ERM-enabled coverage

Technology Errors & Omissions

Technology Errors & Omissions (E&O) coverage is a professional liability insurance specifically designed for technology businesses. It provides protection against claims of negligence or inadequate work, specifically in the services or products that a technology company provides or develops.

What it covers:

- ✓ Negligence
- ✓ Errors in Service
- ✓ Omissions
- ✓ Breach of Warranty or Contract

Policy Limits

Common limits range from \$1 million to \$5 million, but higher limits are available for companies with greater exposure.

Deductibles

Deductibles can start from \$2,500 and up, depending on the company's size and the risk involved.

Why do you need Technology Errors & Omissions coverage:

Contractual Requirements

Often a contractual necessity, as clients want assurance that there will be financial recourse if the technology company fails to deliver as promised.

Legal Defense Costs

Provides for the defense of the company in a lawsuit, which can be prohibitively expensive without coverage.

Professional Service Protection

Protects the financial interests of the company if its professional services or advice fail to meet a client's expectations.

Credibility with Clients

Can increase a company's credibility and trustworthiness in the eyes of clients who know that there's financial backing in the event something goes wrong.

Cyber Liability

NEW

Protect commercial enterprises from system hacks that could lead to first-party or third-party damages

- Admitted product
- Limits of \$1M, \$2M, and \$3M
- Bespoke coverage form
- Claims-Made with Full Prior Acts
- No Minimum Earned Premium (MEP)
- ERM-enabled coverage

Cyber Liability

Primer

Cyber Liability coverage supports enterprises in the event of a data breach or cyber attack. For technology companies that handle sensitive data and rely heavily on digital infrastructure, this coverage is vital.

What it covers:

- ✓ Data Breach Response
- ✓ Data Recovery
- ✓ Cyber Extortion
- ✓ Business Interruption
- ✓ Network Security Liability

Policy Limits

Limits can range widely, from \$1 million to \$10 million or more, depending on the company's risk exposure.

Why do you need Cyber Liability coverage:

Contractual Obligations

Clients and partners may require evidence of cyber liability coverage before engaging in business arrangements.

Client Trust

Assures clients that the company is proactive about cybersecurity and prepared to handle incidents responsibly.

Deductibles

Deductibles vary based on the size of the company and the risk profile but can start anywhere from \$5,000 to \$25,000.

Regulatory Compliance

Companies are often required to adhere to strict data protection regulations, and non-compliance can lead to hefty fines.

Increasing Cyber Threats

With the prevalence of cyber attacks, a technology company is at a higher risk for potential breaches and system disruptions.