

# Highlights & Coverage

Here's how we're cutting through the noise to keep digital risk at bay

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## Technology & Cyber Security

Data analytics and software are developed in-house without the use of 3rd parties

Non-invasive scan of system vulnerabilities for insureds at the time of quoting with suggested methods for improvement; allowing for highly competitive terms

Insured's security reports are handled by At-Bay's in-house team of cyber analysts and cyber researchers

Active security monitoring for insureds to identify new vulnerabilities during the policy period

At-Bay's cyber analysts provide further consultative security insights for insureds over \$250M in revenue

Proprietary, robust breach cost calculator easily downloadable for proposals in the Broker Platform

Security scans and resources are available for all Cyber, Tech and Excess placements

## Claims

Handled by At-Bay's in-house team of expert legal professionals with years of experience specializing in cyber and technology matters

## Underwriting

Creative underwriting culture with extensive tenure in the specialty lines market

Less work for the insured!  
Our proprietary data analytics has eliminated the need for long insurance Applications, asking fewer questions upfront. We also accept most other carriers Applications

The Broker Platform provides quick quotes and security reports within minutes for accounts <\$100M for Cyber and <\$25M for Technology E&O.

Larger Cyber and Technology E&O accounts are analyzed quickly by our team of Underwriters whether it is entered into the Broker Platform or emailed directly to them

## Capacity and Creativity

Writing accounts up to \$5B in revenue with capacity up to a \$10M limit for Primary and Excess placements

Manuscript endorsement capability and options for brokers to customize coverage for each insured

## Distribution

At-Bay partners exclusively with wholesale brokers, giving us the opportunity to tailor our services and products to your needs

## Broad Cyber Insuring Agreements

Broad definition of an Information Privacy Event, including violation of any Privacy Regulation

Broad Reputational Harm Coverage, encompassing all applicable insuring agreements; inclusive of "fake news"

Full limits offered for comprehensive Bricking and Cryptojacking Coverage

Broad Business Interruption language with affirmative coverage for forensic accounting and no waiting period for most risks

1st and 3rd party System Failure coverage including unplanned human error, programming error and infrastructure power failure

Social Engineering and Invoice Manipulation available for all classes of business

## Broad Technology E&O Language

Broad IP coverage beyond software copyright infringement that includes trade secret misappropriation

Service credits are included within the definition of payable damages if issued to settle a claim

Breach of Contract coverage beyond technology liability existing in the absence of a contract

**At-Bay writes Cyber and Technology E&O Insurance as an MGA through HSB Specialty Insurance Company, rated A++ by A.M. Best and part of Munich Re.**