

## Broker Highlights

Here's what to expect and what sets At-Bay apart from the rest

**We offer up to \$10 million in limits to businesses up to \$2 billion in revenue for both primary and excess Cyber and Tech E&O coverage.** Our policies are written by an underwriting team with decades of experience in specialty insurance products and sold exclusively through wholesale brokers. All claims are handled in-house by our team of legal professionals who specialize in cyber and technology matters.

### Underwriting

- Bindable quotes within seconds from our Broker Platform for small Cyber and Tech E&O accounts
- Expert analysis from our team of experienced underwriters for accounts of all sizes
- Creative underwriting strategy with extensive knowledge in the specialty lines market
- Customizable coverage and manuscript endorsement options

### Technology and Risk Management

- Proprietary reach cost calculator with downloadable results
- Sophisticated security scans conducted at the time of quoting
- In-depth security reports with clear, actionable recommendations
- Active risk monitoring technology that continuously scans for new threats throughout the life of every policy
- Ongoing consultations with cyber analysts for accounts over \$250 million in revenue
- In-house data analytics and software development

### Cyber coverage

- Broad definition of Information Privacy Event, including violation of any privacy regulation
- Broad Reputational Harm Coverage that encompasses all applicable insuring agreements, including “fake news”
- Full limits offered for comprehensive Bricking and Cryptojacking coverage
- Broad definition of Business Interruption with affirmative coverage for forensic accounting and no waiting period for most risks
- First- and Third-Party System Failure coverage, including unplanned human error, programming error, and infrastructure power failure
- Social Engineering and Computer Fraud Coverage available for all classes of business

### Tech E&O coverage

- Broad IP coverage beyond software copyright infringement, including trade secret misappropriation
- Service credits 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.**