

# Cyber Coverage Spotlight

At-Bay's Cyber policy provides foundational first- and third-party coverages across 14 insuring agreements. Our coverage goes beyond the basics to ensure that your organization has exceptional coverage when you need it most.

## Recover Technology, Improve Security

**First Hour Direct and Contingent Business Interruption:** Immediate coverage with no hourly waiting or qualifying period.

**Direct and Contingent System Failure for Programming Errors:** System failures from coding errors or software updates.

**Bricking Costs:** The restoration and replacement of damaged hardware, available to full limits.

## Avoid the Hidden Costs of Liability

**Executive Compensation:** The cost of an executive's compensation for time spent in litigation.

**Expert Witness Costs:** Attendance costs and fees for expert witnesses required for litigation.

**Consumer Redress Fines:** Fines imposed by regulators to benefit harmed consumers.

**PCI Qualified Security Assessor (QSA) Audit Costs:** Cost of security audits required to become Payment Card Industry Data Security Standard (PCI DSS) recertified

## Prepare for New Privacy Expectations

**General Data Protection Regulation:** Fines and penalties for GDPR violations, including explicit coverage for the "Right to be Forgotten."

**Questions? Ready to get started?**  
**Contact our underwriters at [underwriting@at-bay.com](mailto:underwriting@at-bay.com) or 650.850.8008**  
**to start working with us.**