

Surplus Cyber Insurance

Providing confidence to thrive in a digital world



At-Bay offers primary and excess Cyber coverage up to \$5 million in limits for businesses up to \$2 billion in revenue. Instant quotes are available via At-Bay's Broker Platform up to \$3M in limits for businesses up to \$100M in revenue. Our policies are serviced by an underwriting team with decades of experience in specialty insurance products, and all claims are handled in-house by our world-class team of experts who specialize in cyber and technology claims. Read our [Why Buy Cyber](#) guide to help your clients understand the risk.

Quotes available up to

\$5M in limits, \$2B in revenue

Classes include:

- Allied healthcare
- Construction
- Private education
- Manufacturing
- Motor vehicle dealers
- Nonprofit organizations
- Retail
- Food services
- Financial institutions
- Wholesale trade
- And [many more!](#)

Coverage highlights

First-party Coverage	<ul style="list-style-type: none"> • Event Response & Management • Event Response & Recovery (including Bricking) • Business Interruption (Direct and Contingent) • System Failure (Direct and Contingent) • Cyber Extortion 	<ul style="list-style-type: none"> • Social Engineering & Computer Fraud • Invoice Manipulation & Cryptojacking • Reputational Harm • HIPAA Betterment* • PCI Betterment*
Third-party Coverage	<ul style="list-style-type: none"> • Information Privacy Liability • Network Security Liability • Regulatory Liability 	<ul style="list-style-type: none"> • PCI Liability • Media Liability • Contingent Bodily Injury*

Every Surplus Cyber and Technology policy includes At-Bay Stance Exposure Management²:



Stance Exposure Manager

An external attack surface management platform that highlights key areas of your business' risk (Value: up to \$5,000/year³).



Stance Advisory Services⁴

On-demand security consulting, from a team of virtual CISOs and cyber experts (Value: up to \$300/hour⁴)

At-Bay policyholders are up to 5X less likely than the industry average to experience a ransomware attack¹.

* Sublimits apply
¹ Frequency Based on Primary and Excess Cyber and Tech Errors & Omissions losses reported and exposure earned through 9/30/2022, evaluated as of 10/1/2022, and 2020-2021 industry analysis.
² At-Bay Stance Exposure Management offerings include Stance Exposure Manager and Stance Advisory Services, which are available to policyholders via the Embedded Security Fee and corresponding Endorsement. Please refer to the policy form for additional information. Note: The Embedded Security Endorsement refers to "At-Bay Stance Advisory Services" as "At-Bay Stance Managed Security."
³ Based on estimated annual cost of a comparable solution for small- and medium-sized businesses. Stance Exposure Manager should not be considered a replacement for a comprehensive exposure management solution or a standalone cyber security solution. Please consult an IT professional for additional guidance..
⁴ Based on At-Bay market assessment.

How At-Bay coverage stands out

Broad definition of Information Privacy Event	Including but not limited to the failure to prevent unauthorized access to protected personal information; the failure to properly manage, disclose, store, or collect protected personal information; and the actual or alleged violation of any privacy regulation.
Broad definition of Network Security Event	Including but not limited to the propagation of malicious code from insured computer systems; denial-of-service (DoS) attacks; unauthorized access to or disclosure of sensitive corporate information; and the failure to provide authorized users access to insured websites or computer systems.
Broad definition of Funds or Securities	Financial fraud coverage includes not only traditional monetary transactions but also the fraudulent transfer of tangible property or other physical assets.
Voluntary & Preventative Shutdown Coverage	Responds in situations where companies proactively shutdown computer systems to mitigate a cyber loss.
Voluntary Notification Coverage	Expenses to voluntarily notify individuals following a cyber event where such notification is not required by a privacy regulation.

Industry-specific coverages available via endorsement

Financial Institutions	Reissuance Expense coverage for costs and expenses incurred to reissue payment cards or checks following a data breach or information privacy event.
Property & Hotel Management	Expanded definition of Computer Systems to include those which are operated by an insured on behalf of a third party pursuant to a contract for property management or hotel management services.
Real Estate Developers	Expanded definition of Insured Organization to include affiliated entities and special purpose entities under management control.

Why At-Bay?



Leading end-to-end cyber protection with InsurSec

At-Bay Stance™ provides the most comprehensive suite of mission-critical security products and services that reduce cyber risk².



The best and fastest broker service

Quote and bind [Cyber](#), [Tech E&O](#), and [MPL](#) online in minutes or with a dedicated underwriter in 2 days or less on average.



Deep insurance expertise with top industry talent

Knowledgeable underwriters have nearly a decade of experience on average and can help you place tougher classes of business.



Expert in-house teams help clients recover fast

Expert in-house claims and incident response teams provide a frictionless [claims experience](#) with 24/7 claims support and industry-leading panel partners.

Email us your submissions <\$2B in revenue

underwriting@at-bay.com

or get automatic quotes for small business risks up to \$100M in revenue on the [Broker Platform](#)