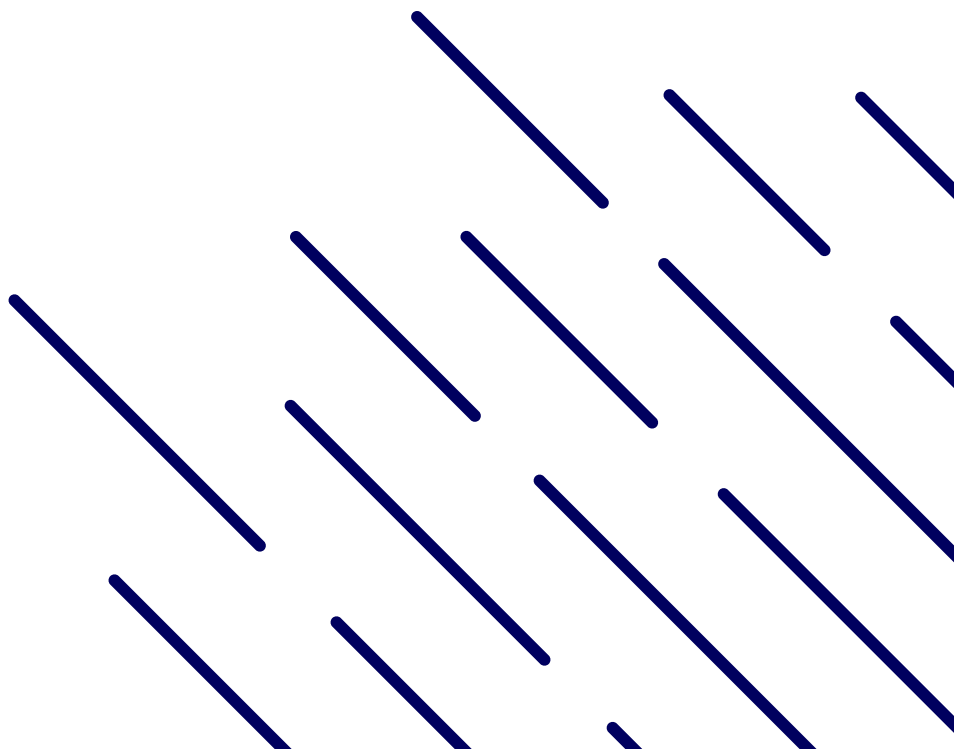




# Technology & Cyber

Our Technology & Cyber Insurance Policy is designed to protect clients from the evolving risks of the future, so they can **take on tomorrow fearlessly.**



# Technology & Cyber Insurance Policy

## Coverage Highlights

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### Tech E&O

**Breach of contract** coverage for violation of terms in customer agreements with no exclusions for breach of warranties or guarantees, consequential damages, cost overruns, or failure to timely perform.

**Contractual indemnity** coverage for obligations owed to customers resulting from alleged wrongful acts.

**Intellectual property infringement** coverage including copyright and trademark infringement, publicity rights violations, misappropriation of trade secrets, cybersquatting violations, and software source code liability.

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

**Personal injury** coverage including defamation, malicious prosecution, wrongful eviction, and false imprisonment.

**Negligence** coverage including improper installations, coding errors, data processing flaws, failed implementations, and network outages.

### Cyber

**Information privacy liability** coverage including event response, defense costs, and damages resulting from data breaches, privacy violations, and regulatory investigations.

**Business interruption** coverage for income loss resulting from a system disruption or failure of company networks and third-party service provider systems.

**Network security liability** coverage including event response, defense costs, and damages resulting from the propagation of malicious code, DDoS attacks, unauthorized access to computer systems, and password theft.

**Financial fraud** coverage for social engineering and other computer fraud resulting in the transfer of company funds or assets.

**Cyber extortion** coverage for ransomware event response and management.

**Media liability** coverage for liability resulting from content disseminated by or on behalf of the company.

**Active risk monitoring and security alerts from At-Bay's Security Services team throughout the policy term.**

## Appetite

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**Limits available** up to \$10M for companies with revenue up to \$2B.

**Bindable quotes on our platform** for companies with revenue up to \$25M.

**Targeting software, hardware, and service providers** including technology consulting and staffing firms, value-added resellers, software publishers and developers, infrastructure outsourcers, digital marketing firms, telecommunications companies, and internet service providers.

**For more information, or to get started on our platform, visit [www.at-bay.com](http://www.at-bay.com) or contact our team at [underwriting@at-bay.com](mailto:underwriting@at-bay.com).**