

Cyber Insurance Designed to Help Prevent Loss

At-Bay helps protect against cyber attacks and minimize disruption

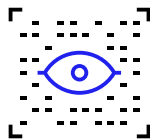
Cyber attacks are a serious threat to everyone who conducts business online: The average cost of a ransomware attack for small and medium-sized businesses is more than \$450,000.¹

Cyber insurance can help protect you from significant financial loss and help you quickly recover from an incident. When you choose At-Bay for your cyber insurance needs, you get:



Detailed Security Report
at time of quote

At-Bay measures the strength of your security before you purchase a cyber policy.²



Active Risk Monitoring
included with your policy

At-Bay watches over your network so you don't have to worry about cyber threats.²



In-house claims &
recovery teams

At-Bay helps you recover quickly with top industry talent that has handled thousands of claims.

At-Bay policyholders are up to

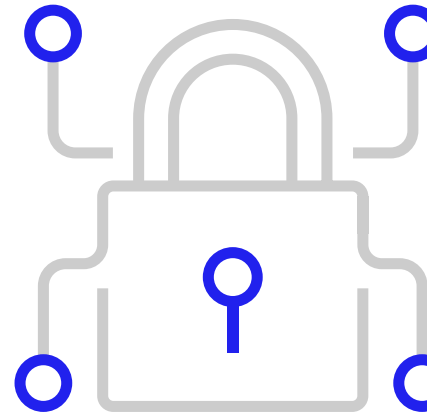
**5X less likely than the industry average
to experience a ransomware attack.³**

At-Bay underwrites insurance policies as a managing general agent (MGA) through HSB Specialty Insurance Company, part of Munich Re, Trisura Specialty Insurance Company, Clear Blue Insurance Company and Clear Blue Specialty Insurance Company. This document is intended for information purposes only and does not modify or invalidate any of the provisions, exclusions, terms, or conditions of the policy and endorsements. For specific terms and conditions, please refer to the coverage form. ©01/2024 At-Bay. All Rights Reserved.

¹ NetDiligence, Cyber Claims Study, 2022 Report

² A unique web domain is required to receive a full Security Report and Active Risk Monitoring

³ 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.



Why Every Modern Business Needs Cyber Insurance

Does my business need cyber insurance?

Cyber insurance helps protect your business from liability in the event of a cyber attack. Having a comprehensive cyber policy is especially important if you:

- Sell products or services online
- Use cell phones, computers, or POS systems
- Store sensitive data or customer information

What does At-Bay's cyber policy cover?

A cyber policy from At-Bay can help minimize the disruption from a cyber attack and cover the financial costs related to resolving and recovering from an incident, including:

- Ransomware and social engineering
- Lost revenue from business interruption
- Breach response and data restoration

True stories of At-Bay customers

Construction Company Email Compromised

An attacker accessed an employee email account and sent fraudulent wire instructions to a client. The loss was approximately \$20,000; however, the client's bank was able to recover the funds. At-Bay investigated the incident and paid nearly \$28,000 to cover the costs of a breach coach, forensics, legal notifications, and credit monitoring for all affected individuals.

Food Retailer Suffers Wire Fraud

An employee received an email that a vendor's bank information changed. The employee transferred funds to the new account, only to later learn the instructions were fraudulent. At-Bay investigated the incident and reimbursed the food retailer approximately \$60,000 for its loss.