

Cyber Insurance



Cyber risk coverage from At-Bay



**Quote, Bind
Pay Online**



**Over 1,000
Classes**



**Free Security
Services**

ABOUT THE PROGRAM

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

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

Every cyber policy comes with free security services to help your business stay secure, including:

- Actionable Insights - At-Bay measures the strength of your security before you purchase a cyber policy.
- Active Risk Monitoring - At-Bay watches over your business so you don't have to worry about cyber threats.
- Cyber Security Expertise - At-Bay provides you with a clear action plan in the event you experience an attack.

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.

CLASSES UP TO \$100M REVENUES

- Retail Trade and Food Services
- Motor Vehicle Sales and Repair
- Advertising and Marketing
- Communication
- TV, Radio, or Music Production
- Arts, Entertainment, and Recreation
- Staffing and Recruiting
- Technology
- Consulting Firms
- Hospitality and Accommodation
- Social Assistance
- Veterinarian Practices
- Nonprofit Organizations
- Religious Organizations
- Accounting Firms

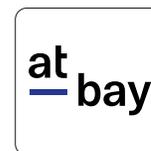
RESTRICTED CLASSES

- Utilities or Critical Infrastructure
- Managed IT Services (MSP)
- Debt Collectors
- Public Administration
- Public Schools K-12
- Adult Entertainment
- Cryptocurrency
- Payment Processors
- Gambling
- Cannabis

CLASSES UP TO \$50M REVENUES

- Hospitals
- Allied Healthcare
- Assisted Living Facilities
- Personal Care Services
- Nursing and Retirement Homes
- Law Firms
- Engineering
- Real Estate Services
- Payroll Processing
- Colleges and Universities
- Educational Services
- Construction
- Manufacturing
- Wholesale Trade
- Financial and Banking Institutions
- Insurance Services
- Mortgage and Loan Brokers
- Title Agents
- Transportation and Warehousing
- Data Processing and Hosting
- Background Check Agencies

LOOK FOR THIS ICON



At-Bay writes Cyber and Technology E&O Insurance as an MGA through HSB Specialty Insurance Company, part of Munich RE, and Trisura Specialty Insurance Company



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FIRST-PARTY COVERAGES

Event Response & Recovery: Covers the cost to hire forensic computer experts to determine the source and scope of a Network Security Event; the cost of restoration and recreation of data that has been lost, corrupted, or destroyed; and the overall cost for the insured to restore systems to their functionality prior to the adverse event.

Event Response & Management: Covers costs when the insured has a legal obligation to notify individuals who are affected by an Information Privacy Event, including expert determination of the type of data affected, legal communications, cost of a breach hotline, and identity theft or credit monitoring for affected individuals.

Direct Business Interruption: Covers the insured's loss of revenue and associated expenses due to an interruption or outage of their system caused by a breach or network security event.

Contingent Business Interruption: Covers lost business income and subrogation on the insured's behalf if the insured's business relies on a third-party technology provider whose systems are interrupted or shutdown due to a cyber event.

Contingent & Direct System Failure Coverage: Covers lost revenue or extra expenses incurred by the insured as a result of a non-breach-related incident, such as unplanned human error, programming error, or technology infrastructure failure to their systems or the systems of their third-party provider.

Cyber Extortion: Covers the cost and expenses incurred to mitigate the severity of the extortion loss and the payment of funds, cryptocurrencies, or assets requested by the malicious third party that is threatening the insured's systems and/or data.

Social Engineering & Computer Fraud: Covers the theft of funds or computer fraud loss that the insured suffers as a result of a malicious actor duping them and/or impersonating an employee or client.

Reputational Harm Coverage: Covers business income loss incurred by the insured due to an adverse publication stating they had an information privacy event or a network security event, whether or not this is "fake news."

THIRD-PARTY COVERAGES

Information Privacy Liability: In the event the insured is sued for damages due to a violation of privacy regulations or failure to protect personal information, the policy would respond to those damages and defense costs.

Network Security Liability: In the event the insured is sued for damages due to failed network security or failure to protect against a network attack, the policy would respond to those damages and defense costs.

Regulatory Liability: If a government agency or regulatory authority finds that the insured has violated a privacy regulation, the policy will pay for the civil fines and penalties. Coverage also responds to regulatory assessments or investigations if there is a potential violation.

PCI DSS Liability: If there is actual or alleged noncompliance with the Payment Card Industry Data Security Standards by the insured, the policy will respond to defense and investigative costs, fines and penalties, fraud recoveries, chargebacks, etc.

Media Liability: If the insured is sued for damages by a third party due to the release or display of media content resulting in defamation, slander, trade libel, infringement of trademark/copyright, etc., the policy would respond to those damages and defense costs.

