



# Market Leading Cyber Coverage

CRC and Gallagher have teamed up with At-Bay to provide NAILBA agents with Cyber coverage that goes beyond the basics. This partnership will provide NAILBA agents with cutting edge coverage that includes an exclusive amendatory endorsement, ensuring that your agency has exceptional coverage when you need it most.

## KEY COVERAGE HIGHLIGHTS

### ➤ Coverages At Policy Limit

- Information Privacy Liability
- Network Security Liability
- Regulatory Liability
- Event Response and Recovery
- Event Response and Management
- PCI-DSS Liability
- Direct Business Interruption - 0 Hour Retention
- Direct System Failure - 8 Hour Retention
- Contingent Business Interruption - 0 Hour Retention
- Contingent System Failure - 8 Hour Retention
- Cyber Extortion
- Media Liability
- Media Event Response
- Reputational Harm
- Bricking Costs (Hardware Replacement)

### ➤ Enhancements

- Full Prior Acts Coverage
- Sublimit for HIPAA HI-TECH Costs to Improve Security Post-Event to Prevent Similar Attacks
- Explicit Primary Coverage
- Accidentally Damaged Software Or Electronic Data
- Sublimit for Voluntary Notification Costs (costs to Notify Without Prior Consent)
- Reward Expense

### ➤ Financial Fraud Coverage of \$250,000

- Social Engineering
- Computer Fraud
- Includes Coverage for Funds Held in Escrow
- Includes Coverage for Loss

## at — bay At Bay's Security Scan Help Clients Earn Better Pricing and Coverage Terms

At-Bay's proprietary software continuously scans a client's website to evaluate for specific cyber exposures. Clients with better security get access to better pricing and terms. This scan is built by security experts from military intelligence, incident response, credit fraud detection, and cyber underwriting.

This approach to underwriting helps clients in four ways:

1. **Better terms.** Our security scan allows us to provide unmatched terms to clients with better security, while giving every client guidance on how to improve.
2. **Active monitoring.** Our team of security experts continuously monitors your technology for vulnerabilities and the latest threats from attackers.
3. **Real-time security alerts.** When we find new threats or vulnerabilities, we alert you immediately with recommendations on how to stay safe.
4. **24/7 access to our Security Team.** If your agency is in need of security guidance, our security experts are always on call to provide support.

For more information or to apply for coverage, please contact:

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