

FOR THOSE WHO WANT MORE OUT OF THEIR CYBER INSURANCE.

AmWINS Endorsement Overview

at bay

Every At-Bay policy placed by AmWINS includes the exclusive AmWINS Amendatory Endorsement. This endorsement gives clients modern, sophisticated coverage designed to keep up with the ever-changing risks of the digital world.

An enhanced response to **protect** your organization.

\$100,000 of voluntary credit monitoring costs

Additional costs for credit monitoring beyond what is required by law

\$100,000 of voluntary notification costs

Additional costs to notify individuals beyond what is required by law

\$25,000 for HIPAA/HITECH betterment

Costs to improve policies and procedures after a regulatory action

The tools needed to **prepare** for the unexpected.

Affirmative coverage for third-party breach costs required by contract

Costs to indemnify a customer for expenses resulting from a data breach

“Bricking” to the full limits of insurance

The restoration and replacement of damaged hardware, including mobile devices

210-day period of restoration for business interruption and system failure

Longer period of restoration for events that disrupt business operations

Broad terms that **empower** you to take on tomorrow, fearlessly.

Unsolicited communications from unauthorized access

Claims from unauthorized use of computer systems by a third party

Financial Fraud for assets under your care, custody, or control

Includes funds and securities as well as tangible, physical, or other assets

Network security and privacy events from damage to tangible property

Carveback to the property damage exclusion for Privacy or Network Security Events

Enhanced pollution coverage

Carveback to the pollution exclusion to include damages and claim expenses

Questions, concerns, or feedback?

Contact our underwriters at underwriting@at-bay.com or 650-850-8008 to start working with us.