

Surplus Tech E&O Insurance

Technology protection professionals can trust



At-Bay offers primary and excess coverage up to \$10M in limits for Technology businesses up to \$5B in revenue. Instant quotes are available via At-Bay's Broker Platform up to \$3M in limits for businesses up to \$25M in revenue. Our policies are serviced by an underwriting team with decades of experience in specialty insurance products, and all claims are handled in-house by our team of legal professionals who specialize in cyber and technology.

Quotes available up to

\$10M in limits, \$5B in revenue

Classes include:

- IT Staffing
- Hardware repair and Installation
- Digital Marketing
- Custom Software Development
- Cyber Security Software + Services
- Managed IT Service Providers
- Accounting Software
- And [many more!](#)

How At-Bay coverage stands out

Blanket definition of technology services and products	Protects businesses from financial loss arising from liability claims arising from an organization's technology products or services
Broad definition of intellectual property infringement	Intellectual property infringement coverage extended to trade secret misappropriation, cybersquatting, improper deep-linking, and source-code license violations, as well as standard software copyright infringement
Broad definition of breach of contract	Breach of contract coverage that goes beyond standard "in absence of contract" wording and includes certain contractual indemnity obligations
Broad definition of negligence	Comprehensive negligence coverage, including improper installations, coding errors, data processing flaws, failed implementations, and network outages
Broad definition of personal injury	Personal injury coverage includes defamation, malicious prosecution, wrongful conviction, and false imprisonment
Coverage for breach of warranties, guarantees, or consequential damages	No exclusions for breach of warranties, guarantees, or consequential damages
Service credits	Service credits included within the definition of payable damages if issued to settle a claim with our prior consent
Additional optional coverage	MPL extension by both standardized endorsement as well as manuscript ability for custom coverage

Email us your submissions <\$5B in revenue

underwriting@at-bay.com

or get automatic quotes for small business risks up to \$25M in revenue on the [Broker Platform](#)

InsurSec solutions included with every Tech E&O policy

Proactive monitoring to identify and close vulnerabilities before they become issues

In 2023, we discovered ~6,000 red flags and helped customers resolve 95% of them, making our insureds 25% less likely to experience ANY type of cyber incident after resolving an active alert.¹

Email misconfiguration detection with Google Workspace and Microsoft 365 integrations

Email misconfiguration detection allows us to proactively identify vulnerabilities that caused more than 40% of At-Bay losses in 2023.²

Employee security awareness and phishing training to help reduce human error-related incidents

At-Bay policyholders get access for up to 1,000 employees at no additional charge

Cybersecurity consulting from At-Bay's experienced Cyber Advisors

Clients can easily reach our team of virtual CISOs and cyber experts by simply [sending us an email](#) or using our [online booking link](#), at no additional cost.

Why At-Bay for Tech E&O?



The best and fastest broker service

Quote and bind [Cyber](#), [Tech E&O](#), and [MPL](#) online in minutes or with a dedicated underwriter in 2 days on average.³



Seasoned underwriters for large and complex risks

Knowledgeable underwriters focused on middle market risks make critical decisions quickly and offer creative, tailored solutions.



Expert in-house teams help clients recover fast

Expert in-house claims and incident response teams provide a frictionless [claims experience](#) with 24/7 claims support



Leading end-to-end cyber protection with InsurSec

[At-Bay Stance](#)™ provides the most comprehensive suite of mission-critical security products and services that reduce cyber risk.⁴



Enhanced security service that makes a difference

[At-Bay Stance MDR](#) is an additional service that completes the package for tech-forward organizations, providing the gold standard in protection, 24x7.

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¹ Source: [At-Bay Article "How Active Risk Monitoring Lowers Losses by Keeping Your business Secure"](#)

² Source: Internal At-Bay claims data 2023

³ Based on At-Bay submission/quote data from December 2022-December 2023

⁴ At-Bay Stance Exposure Manager offerings include Stance Exposure Manager and Stance Advisory Services, which are available to policyholders via the Embedded Security Fee and corresponding Endorsement.