



Specialty Human Services

**Moment of Truth – Cyber Risk Claims**

# The Moment of Truth: Cyber Risk Claims

Nonprofit and social service organizations must protect their donors, members and staff as well as their hardware and software that contains private data. If your organization uses the internet, has a website or social media presence, accepts donations online, keeps personal data records, or issues laptops to employees, then you could benefit from Cyber Risk protection.

If a single data breach occurs, it can be time-consuming and costly to investigate the damage, notify victims, repair or replace your data, defend your organization and restore your reputation. A Cyber Risk Policy from Great American can help put your mind at ease and provide coverage for a potentially damaging cyber breach.

When you purchase an insurance policy you hope to never need it.

**But when you have a claim, it's the Moment of Truth for your insurance company – to be able to fulfill the promises made at the time of purchase.**

■ Consider some potential situations you could experience.

## **Accidental Publishing of Contact List**

A Y organization sends a monthly eNewsletter to a list of contacts who sign up to receive the mailing through the nonprofit's website. The list of more than 300 names and email addresses is inadvertently exposed. Members, donors and volunteers later report multiple counts of suspicious activity in their emails. Not only does this cause distress for those affected, it could also present legal trouble for the organization as well.

## **Ransomware**

A church employee clicked on a phishing email, unknowingly infecting their systems with malicious software that caused the church data to be encrypted and rendered inaccessible. Cyber criminals demanded a ransom to be paid by digital currency within 48 hours in exchange for encryption keys. The church was not only faced with a high ransom cost, but also the costs associated with conducting a forensic investigation to determine if criminals accessed personal information, following regulatory requirements, and restoring the data.

## **Data Corruption**

An employee of a private school unknowingly inserted a thumb drive containing malware into an office computer. Data contained on the computer's hardware became corrupted. The school worked with specialists to complete a full hard drive format to clear corrupted data, but much of the data was lost.

## **The Great American Advantage**

With a suite of tools to help you prevent and prepare for cyber risks, you can feel protected in reporting any claims to us. Enrollment is included with policy purchase and our network of professionals is just a click or call away, every hour of every day.

### **Respond and Recover Quickly with eRiskHub**

eRiskHub provides tools and resources to help you:

- Breach consulting
- Notification assistance
- Crisis management
- Remediation planning

Visit [eRiskHub.com/greatamerican](http://eRiskHub.com/greatamerican) for more information.

### **Report a Claim**

Toll Free: 877-209-2009

Email: [CyberClaim@gaig.com](mailto:CyberClaim@gaig.com)



Specialty Human Services

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**Protecting** those who  
**improve** your community.®

Great American  
Insurance Company

**110+** years with an **A** or better  
rating by AM Best

AM Best rating affirmed December 3, 2021. Ward Group®, 2021 Ward's 50 Property and Casualty Companies. The above-mentioned claims scenarios are provided to illustrate an exposure you or your client could encounter. The facts of any situation which may actually arise and the terms, conditions, exclusions, and limitations in any policy in effect at that time are unique. Thus, no representation is made that any specific insurance coverage applies to the above claims scenarios. Great American does not endorse the companies or services listed on eRiskHub.com and NetDiligence Inc. is solely responsible for all eRiskHub.com content. Unless otherwise indicated or approved, payment for services provided by these companies is your responsibility. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, Great American Assurance Company, Great American Alliance Insurance Company, Great American Insurance Company of New York and Great American Spirit Insurance Company, authorized insurers in all 50 states and DC. © 2022 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 5580-SHS CBR (02/22)

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