

## Cyber Risk Insurance - The Great American Advantage

When an organization uses technology or the Internet, it is exposed to certain risks not covered under a typical General Liability insurance policy. In fact, most GL policies don't cover activities associated with website publishing or network security. Additionally, increasing laws and regulations are causing an organization's clients, donors and members to request proof of cyber risk insurance. Because of this, Great American's Specialty Human Services offers coverage to address known cyber risk exposures.

### Industry-leading Coverage

Coverage highlights include:

- Limits up to \$1 million for each of eight insuring agreements, subject to a policy aggregate limit of insurance
- Claims made with defense within limits
- \$2,500 deductible or higher
- Broad definition of personal information
- Covers reasonable notification expense for security breaches
- Covers data entrusted to third parties and hard copy breach of personal information

### Highlights of the eight insuring agreements include:

**Website publishing liability** – Applies to liability for wrongful acts associated with the content posted to a website or social media page, including, errors or misleading statements, copyright, trademark or service mark infringement and defamation or breach of privacy.

### Security breach liability and regulatory proceeding expense sublimit

- *Security breach liability* – Pays for loss and defense expenses for which a client becomes legally obligated to pay. This can include actual or alleged neglect, breach of duty or omission, unauthorized publication of personal information or transmitting a virus or malicious code to a third party.
- *Regulatory proceeding expense sublimit* – This pays for regulatory proceeding defense expenses and fines or penalties (if insurable by law) in connection with a regulatory proceeding.

**Programming errors or omissions liability** – If an organization discloses its clients' personal information due to actual or alleged programming errors or omissions, this pays for legally obligated loss and defense expenses.

**Replacement or restoration of electronic data** – Covers costs to replace or restore electronic data or programs damaged or destroyed by an e-commerce incident.

**Extortion threats** – Provides coverage for the reimbursement of extortion expenses and ransom payments incurred as direct result of cyber extortion threat. This is a threat or series of threats that gain unauthorized access to a computer system, inflict ransomware and threaten to publish an organization's clients' personal information.

[SpecialtyHumanServices.com](http://SpecialtyHumanServices.com)

Protecting Those Who  
Improve Your Community®



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**Business income and extra expense** – Pays for loss due to a business interruption directly from an e-commerce incident that interrupts online revenues or donations.

**Public relations expense** – Pays for loss due to negative publicity resulting directly from an e-commerce event or security breach of personal information.

**Security breach expense** – Pays for expenses resulting directly from a security breach, including reasonable expenses, such as notification, overtime and post-event credit monitoring.

#### **We also offer the following endorsements:**

**Dishonest, malicious or fraudulent acts committed by employees** covers vicarious liability for misconduct by rogue employees.

**Payment card industry (PCI) defense expenses and fines or penalties** covers loss and defense expenses for action taken by a credit card company for noncompliance with PCI Data Security Standards.

#### **Help to manage your cyber risk**

We offer cyber risk management services through eRiskHub®. This comprehensive portal provides educational and technical resources that can assist in the prevention and response of a cyber breach. Services include:

- Evaluating current level of cyber risk
- Estimating the cost of a breach
- Incident response assistance
- Training tips and cyber news alerts

In the event of a claim, Identity Theft 911 may also provide post-breach services such as mailing/resolution, credit monitoring and fraud monitoring.

#### **How do my clients report claims?**

- Visit [SpecialtyHumanServices.com](https://SpecialtyHumanServices.com) and select “Report a Claim.”
- Call 888-317-4828

**We offer Cyber Risk Insurance to our nearly 200 classes of business, including:**

- Community service organizations
- Clubs
- Foundations
- Housing
- Food distribution and thrift stores
- Religious institutions
- Education or day care centers
- Arts and cultural organizations
- Children and family social services
- Recreation and sports clubs

#### **Our GREAT beginnings**

It all started back in 1872 – a time when accidents and natural disasters meant the end of many businesses. When this need for insurance met a few ambitious German immigrants, the company that would become Great American was born. Our first customer? A rubber comb factory. Within a few years, we became known for paying claims in a timely manner. For instance, after the 1906 San Francisco earthquake – when many insurance companies couldn’t handle the losses – we paid out more than \$2 million in claims, even to policyholders who didn’t have viable coverage.

Nearly 150 years later, we continue that long-standing tradition of financial strength, protecting specialized businesses in more than 100 niche industries around the globe. In fact, Great American Insurance Company has received an “A” rating or higher from AM Best for more than 110 years. From that rubber comb factory to today, companies turn to us when they need someone who knows their space, shares their priorities and has the freedom to do what’s right.

for all the *great* you do®

AM Best rating affirmed December 3, 2021. Great American Insurance Group, 301 E. Fourth St., Cincinnati, Ohio 45202. 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 the District of Columbia. The Great American Insurance Group eagle logo and the word marks Great American® and Great American Insurance Group® are registered service marks of Great American Insurance Company. © 2022 Great American Insurance Company. All rights reserved. 4220-SHS (02/22)

