



Think your clients don't need cyber coverage? Think again.

Great American's Cyber Product Features:

- Admitted in 48 states except for NY and VT. We offer non-admitted in these 2 states.
- \$15 million limits capacity
- Claims-made policy
- Modular policy format with several different insuring agreements
- Rating basis is gross revenue in most cases
- Non-auditable if under \$10,000 of premium
- Standard commission (in most cases): 15%
- Non-binding premium indication tool available for risks under \$50 million revenue
- Cyber program capabilities

Available Insuring Agreements Include:

- Website Publishing Liability (Media Liability can be added as an option)
- Security Breach Liability (includes regulatory fines/penalties and PCI fines)
- Programming E&O
- Replacement/Restoration of Electronic Data
- Cyber Extortion Threats
- Business Income/Extra Expense
- Security Breach Expense
- Public Relations Expense
- Computer Fraud/Funds Transfer Fraud

Included Coverage:

- Paper breaches
- Employee privacy liability
- Regulatory fines/penalties/defense costs
- Payment Card Industry fines
- Breaches from the insured's mobile devices
- Broad definition of Security Breach Expense ("any reasonable expenses wording")
- No protective safeguards exclusions
- Denial of Service attacks is part of the definition of E-Commerce event





General Underwriting Appetite:

Small to middle-market sized risks, i.e. main street America business up to \$250 million of annual revenue. Depending on the type of account, we may consider larger risks.

Typical Prohibited Classes:

- Technology companies
- Data aggregators
- Online gambling/gaming
- True media risks (publishing, broadcasting, advertising) or risks that develop original content
- “R” rated content or higher on website/social media page
- Content that is offensive, defamatory, or violates the privacy of others
- Websites selling illegal/contraband/counterfeit goods
- Financial institutions such as banks/credit unions (note that financial services are acceptable, such as insurance agents, accountants, mortgage brokers, etc.)
- Payment processors

Crisis Management Services:

CyberScout is contracted with Great American to provide a full array of resolution services to our policyholders in the event of a data breach. Services include:

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

Service includes access to their informational portal, as well as their Data Risk compass. The Data Risk compass is an online cyber risk assessment tool for clients.

CyberScout consultations do not erode policy limits.

Great American Insurance Group, 301 E Fourth Street, Cincinnati, OH 45202. Coverage features described in this brochure are summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Coverage is underwritten by Great American Insurance Company, Great American Alliance Insurance Company and Great American Assurance Company, licensed insurers in 50 states and DC., and Great American Spirit Insurance Company, an authorized insurer in 50 states and DC except New Hampshire. 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. © 2017 Great American Insurance Company. All rights reserved. 3770-ALT-1 (6/17)

