

## Protect Your Business from a Cyber Attack



### You may wonder why you need additional insurance to cover cyber risk.

Your business is vulnerable if it:

- Uses the internet;
- Has a website or social media presence;
- Accepts electronic payments;
- Keeps personal or medical data on clients or employees; or
- Issues laptops, tablets or smartphones to employees.

Typical package policies do not cover activities associated with a cyber-related event. *If hackers are capable of cyber attacks on major corporations and the government, think about how easily they could attack your business.*

### Great American Insurance Group's cyber insurance coverage protects against:

**Website content** – covers you if you publish an error, a misleading statement, or material found to be defamatory or that breaches privacy. We also protect you from content that infringes on a copyright, trademark or service mark.

**Security breaches** – pays for losses and defense expenses if your systems are breached and material is published or transmitted to a third party.

**Errors in programming** – protects you if your business discloses personal information due to programming errors or omissions.

**Electronic data replacement and restoration** – pays the costs to replace or restore electronic data damaged by an e-commerce incident.

**Extortion threats** – hackers can gain access to your systems, install ransomware and threaten to publish your business's information. Our cyber insurance can reimburse extortion expenses and ransom payments.

**Business interruption** – pays for losses if an e-commerce incident interrupts your business operations.

**Payment of public relations and security breach expenses** – if your business experiences a cyber attack, the coverage will pay for reasonable expenses to notify affected parties and their post-event credit monitoring.

60% of small and mid-sized business will close within six months of a cyber attack.

Do you have the insurance coverage you need?





### Prevent. Protect. Resolve.

As a policyholder, you have access to our identity and data defense manager, **CyberScout**. Their exclusive website contains tools and services to help you stay educated on cyber risks and related information, while offering resources for when breaches do occur.

CyberScout provides the following services to reduce your company's chance of a cyber breach and its potential loss:

- Risk-reduction education and tools
- Leadership on breach event response preparation
- On-call access to top privacy and security experts.

In the case of a covered data breach, CyberScout can provide:

- An incident response plan
- Regulatory consulting
- Personalized breach consulting
- Damage assessment
- Consumer notification assistance
- Media relations consulting

CyberScout has the ability to provide post-breach services such as mailing/resolution, credit monitoring and fraud monitoring.

### You Can Count on Us

Great American Insurance Group's roots go back to 1872 with the founding of its flagship company, Great American Insurance Company. Based in Cincinnati, Ohio, the operations of Great American Insurance Group are engaged primarily in property and casualty insurance, focusing on specialty commercial products for businesses, and in the sale of traditional fixed, indexed and variable annuities. Great American Insurance Company is rated "A+" (Superior) by the A.M. Best Company and has been continuously rated "A" (Excellent) or higher since 1908. The members of Great American Insurance Group are subsidiaries of American Financial Group, Inc., whose common stock is publicly traded on the New York Stock Exchange under the symbol AFG.

Includes data from the National Cyber Security Alliance. A.M. Best rating affirmed May 12, 2016. Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 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 DC. 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. 5106-ALT (2/17)

