

Admitted Cyber Coverage Highlights

Great American's Admitted Cyber Product Features:

- Admitted in 48 states and Free Trade Zone in NY. VT offers non-admitted.
- \$5 million limit 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

Available Insuring Agreements Include:

- Media Liability
- Security Breach Liability
- 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

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



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Cyber Risk

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:

eRiskHub® 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 event

Breach Coach® consultations do not erode policy limits.