



## Cyber Risk Insurance Policy Highlights

With the increasing frequency of highly publicized security breaches, business leaders understand the damaging effects a cyber attack can have on their business. All it takes is one incident to cause significant financial loss and permanent reputational damage. With limits up to \$10 million, Great American's cyber risk insurance policy can help protect clients in all 50 states from a potential cyber-related loss.

### 1st Party Coverages

Restoration Costs	Pays for expenses incurred when data assets are damaged.
Data Breach	The legal fees, forensics fees, notification costs, identity theft prevention and restoration costs, and call center costs related to a data breach.
PCI Compliance Violations	Protects against fraud recovery, card reissuance costs, case management fees, and fines and penalties imposed pursuant to a merchant contract.
Network Disruption	Reimburses the Insured for lost profits, extra expenses and restoration costs related to network disruption.
Reputational Harm	Reimbursement of lost profit and extra expense as a result of adverse media coverage.
Cyber Crime	Protection from extortion, telecom hacking and EFT fraud.

### Liability Coverages

Privacy Liability	Covers privacy related lawsuits (civil and criminal).
Network Security Liability	Covers network security related lawsuits, including transmission of malicious code, inability to access systems and business impersonation.
Regulatory Action Coverage	Coverage for defense costs as well as consumer redress funds and civil fines and penalties.
Multimedia Liability Coverage	Protects against numerous media perils including (but not limited to) defamation and copyright infringement.

### Public Relations Coverages

For any covered event	PR consultants are provided for claims as well as data compromises.
To warn public about Business Impersonation	Proactive notice is provided to the public to help mitigate potential fallout from business impersonation including phishing attacks, typo-squatting and other misuse of the company's brand/image.



**Features**

Voluntary notification	No sublimits
PCI fines, penalties, and assessments	No sublimits
Multimedia liability	All content, any medium
Broad definition of Computer System	Includes employee-owned devices
Expansive definition of Claim	Written demands, alternative dispute resolution, monetary & non-monetary relief, tolling agreements
Regulatory Action Coverage	No sublimits
Reputational Damage Loss	90-day reimbursement period
Wide definition of Network Disruption	Includes security related outages, denial of service attack and vendor errors.
Restoration Costs broadly worded	Includes cost to determine cause and scope of damage, as well as costs incurred to restore data.
Broadly worded Security Related Outage definition	Includes voluntary suspension of normal business activities.
Vendor Error Network Disruption trigger	Reimbursement available when a vendor error causes business interruption.
Telecommunications Hacking	No sublimits
Waiver of Retention Provision	No retention applicable to numerous fees and circumstances.
Generous carve backs to certain exclusions	Numerous exclusions have been limited in scope including the exclusions for physical events, mechanical failure, utility outages, intellectual property, breach of contract and the conduct exclusion.
No exclusions applicable to	Unencrypted mobile devices, commercially reasonable security measures, war and terrorism

**Flexibility**

Insured can elect Full Prior Acts Coverage or....	Save money with a Policy Inception Retroactive date.
Insured has the option to go with our Incident Response Expert and vendors or....	Select the experts they plan to use in the event of a problem.
Limits can be purchased separate or....	Limits can be shared.
Other insurance clause allows our policy to be primary or....	Excess depending on the scope and limits of the other policy.
Notification can be purchased as part of or....	In addition to the limit of liability.
Optional coverages available:	<ul style="list-style-type: none"> <li>• Social Engineering</li> <li>• Contingent Business Interruption</li> <li>• Independent contractors</li> </ul>
Follow Form Excess available with or....	Without drop down over sublimits feature.

Great American Insurance Company – Canadian Branch Head Office, Scotia Plaza, Suite 2100, 40 King Street West, Toronto M5H 3C2. 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 – Canadian Branch, a foreign registered insurer in all Canadian provinces and territories. The Great American eagle logo and the word mark Great American® are Canadian service marks owned by Great American Insurance Company. All rights reserved. 5095-ELD-CAN (3/17)

