

Cyber Liability Endorsement Available

Think your clients don't need cyber liability coverage? Think again. Check out our new Cyber Risk and Cyber Liability Endorsement available on nonprofit directors' and officers' policies from Great American's Executive Liability Division:

Cyber Risk and Cyber Liability Endorsement - D16740(4)

First Party Coverages	
Restoration Costs	Pays for expenses incurred when data assets are damaged.
Data Breach	Legal Fees, forensics fees, notification costs, identity theft prevention and restoration costs and call center costs related to breach.
PCI Compliance Violations	Protection for fraud recovery, card reissuance costs, case management fees, fines and penalties imposed pursuant to a merchant contract.
Network Disruption	Reimbursement for lost profits, additional expenses and restoration costs related to a network disruption.
Reputational Harm Cyber Crime	Reimbursement of lost profit and additional expenses as a result of adverse media coverage. Protection from extortion, telecom hacking and EFT fraud.
Third Party Coverages	
Privacy Liability	Covers civil and criminal privacy related lawsuits.
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	Protect against numerous media perils including defamation and copyright infringement.

New Endorsement Additional Features*

- No sublimits for voluntary notification, PCI fines/penalties, telecommunications hacking.
- Multimedia liability covers all content, any medium.
- Broad Definition of Computer System, include all employee-owned devices.
- Reputational Damage Loss covers a 90-day reimbursement period.
- Broad Definition of Network Disruption includes security related outages, denial of service attacks and vendor errors.

Broad Security Related Outage definition includes voluntary suspension of normal business activities.

- Vendor Error Network Disruption triggers reimbursement when a vendor error causes business interruption.
- No exclusions applicable to unencrypted mobile devices, commercially reasonable security measures, war and terrorism.

* Not available in all states.

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, an authorized insurer 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. © 2019 Great American Insurance Company. All rights reserved. 5595-ELD (2/19)