

TechAdvantage™

Equipment Breakdown and Technology Coverage

Coverage Highlights

TechAdvantage™ Equipment Breakdown and Technology Coverage is designed to address today's modern equipment risks. In addition to the coverages, services and benefits that come with Great American's traditional Equipment Breakdown product, TechAdvantage™ coverages also include:

Microelectronics Coverage:

- A second cause of loss is added for microelectronics failures when physical damage is not detectable or failures when firmware is replaced. Triggered when covered equipment suddenly stops functioning as it had been and that equipment or a part containing electronic circuitry must be replaced.
- No special sublimits or deductibles – pays just as if there had been an equipment breakdown accident.
- Subject to certain exclusions for: conditions remedied by normal maintenance, rebooting, reloading, or providing necessary power or supply; software or equipment incompatibility within 30 days of install; failure caused by insufficient size or capacity; exposure to adverse environmental conditions unless these conditions cause a loss of functionality.

Cloud Computing Service Interruption:

- Adds cloud computing services to service interruption coverage.
- Triggering outage must exceed applicable waiting period.
- Subject to service interruption sublimit and deductible.

Protect Your Organization from Technology or Equipment Breakdown

Service Interruption Data Restoration:

- Adds data restoration coverage for data lost when there is a covered service interruption.
- Triggering outage must exceed applicable waiting period.
- Data may be at the insured location or in the custody of the insured's cloud computing service provider.
- Subject to data restoration sublimit.

Off Premises Business Income, Extra Expense and Data Restoration Coverage:

- Extends payment for off-premises equipment breakdown to include business income, extra expense and data restoration, in addition to physical damage.

Public Relations Coverage:

- Pays for public relations assistance to help manage a reputation that may be damaged by an interruption of business.
- Applies if there is a covered loss of business income.
- Sublimited to \$5,000.

TechAdvantage is a service mark of The Hartford Steam Boiler Inspection and Insurance Company. Includes data from the National Cyber Security Alliance. A.M. Best rating affirmed August 17, 2018. 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. © 2019 Great American Insurance Company. All rights reserved. 5558-SHS (3/19)

Protecting Those Who
Improve Your Community



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