

TechAdvantage™

Reinvented coverage for a new reality

Technology drives the systems, equipment and operations of all businesses. Trends such as miniaturization, portability and cloud computing are creating different, costly and complicated new risks for business owners.

TechAdvantage™ is equipment breakdown and technology coverage that protects against losses caused by these increasingly common technology related failures. It's reinvented coverage for a new reality.

With microelectronics, damage can be invisible

Today's systems, equipment and technologies contain microelectronics, miniaturized circuitry with microscopic parts, prone to damage that only costly forensic analysis can detect. New Microelectronics Coverage covers failures that require microelectronics to be replaced whether or not such equipment shows signs of physical damage.

Loss Scenario

A computer server at a doctor's clinic would not boot up after a power outage at the facility. The repair technician could not find any physical damage to the server but after replacing the controller board the server began to function properly. There was also corrupted data that needed to be restored by a data recovery firm.

Property Damage:	\$2,308
Data Restoration:	\$1,975
Business Income:	\$13,695
Total Paid Loss:	\$17,978

Cloud Computing is not fail safe

Cloud computing is a multi-billion dollar industry, and the number of small businesses using cloud computing is increasing daily. A business can be completely shut down during a cloud service interruption and critical data can be lost if a cloud data center experiences a breakdown. TechAdvantage™ includes coverage to provide relief for these risks when they are caused by an equipment breakdown accident.

Loss Scenario

An animal rescue organization was unable to adopt out any dogs or cats for one week due to a service interruption with their vaccination and medical record service provider. The cloud based software and backup files were not accessible for three days while the service provider made repairs to the damaged servers that overheated following a breakdown in their air conditioning system.

Business Income:	\$9,675
Extra Expense:	\$2,000
Total Paid Loss:	\$3,750

Protecting Those Who Improve Your Community



Great American Insurance Group
301 E. Fourth St.
Cincinnati, OH 45202

800-722-3260

SpecialtyHumanServices.com



Specialty Human Services

Protect Your Organization from Technology or Equipment Breakdown

More equipment is portable

Portable equipment is often essential to business operations and income. Off premises protection for portable equipment and technology now includes business interruption, extra expense and data restoration, along with property damage.

Loss Scenario

A local church's media team was creating a video at an off-site location to kick-start its annual fundraiser. The video production camera in use stopped operating.

The team found the camera had an electrical short in the control board. To meet deadlines, a third party videographer was hired.

Property Damage:	\$1,200
Extra Expense:	\$6,500
Total Paid Loss:	\$7,700

Public relations coverage helps protect business reputations

When equipment, systems or technology fails, business reputations are at risk if it results in a business interruption. TechAdvantage™ pays for costs for a professional services firm to assist companies in creating and delivering communication to their clients, the public or the media.

Loss Scenario

A food bank sustained a power surge, causing electrical damage to its walk-in refrigerator. The food bank closed and lost donations for seven days. After restoring service, they advertised their reopening through a local radio station. The electrical damage to the refrigeration system was a covered accident. Business interruption losses were paid, enabling the advertising loss to be settled under public relations coverage.

Property Damage:	\$6,000
Business Income:	\$8,000
Public Relations:	\$5,000
Total Paid Loss:	\$19,000

Highlights of coverage

Coverage	TechAdvantage™	Traditional Equipment Breakdown
Property Damage	✓	✓
Business Interruption	✓	✓
Extra Expense	✓	✓
Expediting	✓	✓
Perishable Goods	✓	✓
Hazardous Substance	✓	✓
Ordinance or Law	✓	✓
Microelectronics Coverage	A new covered peril for electronic circuitry impairment in addition to accident	All require "direct physical" damage
Cloud Computing Service Interruption	Includes Cloud Service Providers as a "Covered Service"	Standard Service Interruption covered, Cloud providers not covered
Service Interruption Data Restoration	Includes coverage for restoration of lost data resulting from a covered service interruption	Standard Service Interruption covered, Data not covered
Off Premises Coverage	PD, BI, EE, and Data Restoration included	Optional, PD only
Public Relations Coverage	Included with sublimit	x

The loss scenarios in this brochure are provided to illustrate possible exposures faced by your clients. The facts of any situation which may actually arise, and the terms, conditions, exclusions, and limitations in any policy in effect at that time, are unique. Thus, no representation is made that any specific insurance coverage applies to the above loss scenarios.

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)

