

Cyber Risk Insurance - The Great American Advantage

When an organization uses technology or the Internet, it is exposed to certain risks not covered under a typical General Liability insurance policy. In fact, most GL policies don't cover activities associated with website publishing or network security. Additionally, increasing laws and regulations are causing an organization's clients, donors and members to request proof of cyber risk insurance. Because of this, Great American's Specialty Human Services offers coverage to address known cyber risk exposures.

Industry-leading Coverage

Coverage highlights include:

- Limits up to \$1 million for each of eight insuring agreements, subject to a policy aggregate limit of insurance
- Claims made with defense within limits
- \$2,500 deductible or higher
- Broad definition of personal information
- Covers reasonable notification expense for security breaches
- Covers data entrusted to third parties and hard copy breach of personal information

Highlights of the eight insuring agreements include:

Website publishing liability – Applies to liability for wrongful acts associated with the content posted to a website or social media page, including, errors or misleading statements, copyright, trademark or service mark infringement and defamation or breach of privacy.

Security breach liability and regulatory proceeding expense sublimit

- *Security breach liability* – Pays for loss and defense expenses for which a client becomes legally obligated to pay. This can include actual or alleged neglect, breach of duty or omission, unauthorized publication of personal information or transmitting a virus or malicious code to a third party.
- *Regulatory proceeding expense sublimit* – This pays for regulatory proceeding defense expenses and fines or penalties (if insurable by law) in connection with a regulatory proceeding.

Programming errors or omissions liability – If an organization discloses its clients' personal information due to actual or alleged programming errors or omissions, this pays for legally obligated loss and defense expenses.

Replacement or restoration of electronic data – Covers costs to replace or restore electronic data or programs damaged or destroyed by an e-commerce incident.

Extortion threats – Provides coverage for the reimbursement of extortion expenses and ransom payments incurred as direct result of cyber extortion threat. This is a threat or series of threats that gain unauthorized access to a computer system, inflict ransomware and threaten to publish an organization's clients' personal information.

SpecialtyHumanServices.com

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

Business income and extra expense – Pays for loss due to a business interruption directly from an e-commerce incident that interrupts online revenues or donations.

Public relations expense – Pays for loss due to negative publicity resulting directly from an e-commerce event or security breach of personal information.

Security breach expense – Pays for expenses resulting directly from a security breach, including reasonable expenses, such as notification, overtime and post-event credit monitoring.

We also offer the following endorsements:

Dishonest, malicious or fraudulent acts committed by employees covers vicarious liability for misconduct by rogue employees.

Payment card industry (PCI) defense expenses and fines or penalties covers loss and defense expenses for action taken by a credit card company for noncompliance with PCI Data Security Standards.

Help to manage your cyber risk

We offer cyber risk management services through eRiskHub®. This comprehensive portal provides educational and technical resources that can assist in the prevention and response of a cyber breach. Services include:

- Evaluating current level of cyber risk
- Estimating the cost of a breach
- Incident response assistance
- Training tips and cyber news alerts

In the event of a claim, Identity Theft 911 may also provide post-breach services such as mailing/resolution, credit monitoring and fraud monitoring.

How do my clients report claims?

- Visit SpecialtyHumanServices.com and select “Report a Claim.”
- Call 888-317-4828

We offer Cyber Risk Insurance to our nearly 200 classes of business, including

- Community service organizations
- Clubs
- Foundations
- Housing
- Food distribution and thrift stores
- Religious institutions
- Education or day care centers
- Arts and cultural organizations
- Children and family social services
- Recreation and sports clubs

You Can Count on Us

For 35 years, Specialty Human Service has provided insurance solutions to the human and social service marketplace. We were one of the first insurance companies to recognize the special needs of these organizations. Over the years, we have expanded our coverage and services to ensure we are experts who can meet the evolving needs of this marketplace.

Great American Insurance Group’s roots go back to 1872 with the founding of its flagship company, Great American Insurance Company. The company is currently rated “A+” (Superior) by A.M. Best, and is one of only five companies to receive an “A” (Excellent) or higher rating from the A.M. Best Company for more than 100 years.