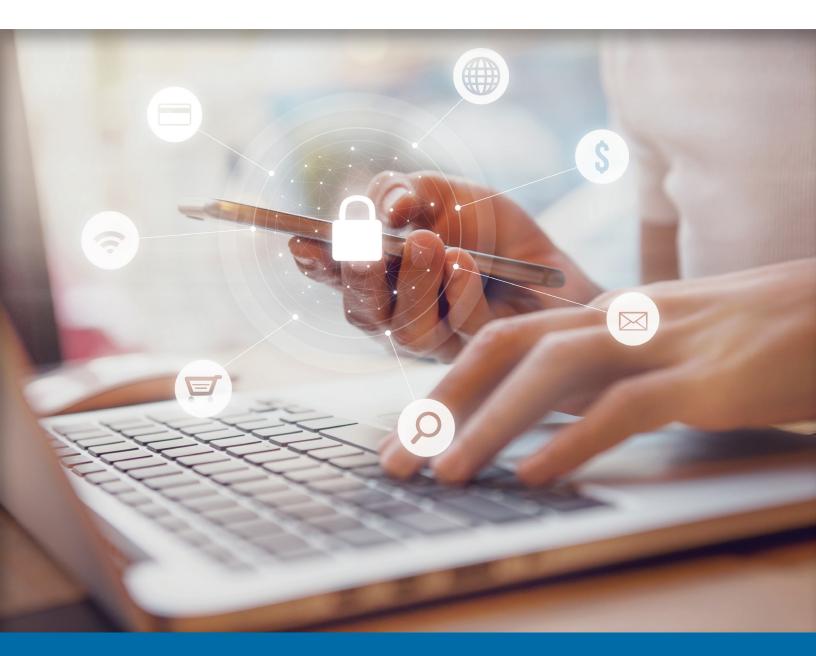
Protecion against data loss, invasion of privacy, and social networking risks

# Cyber Stand-Alone **Policy**



ISMINCinsurance Join the conversation.

PHONE302-656-4944FAX302-656-0647

EMAIL ism@isminc.com WEB isminc.com/insuranc f ismfanpage y @isminc



## **Cyber Stand-Alone Policy**

With the increasing frequency of highly publicized cyber security data breaches, business leaders understand the damaging effects a cyber attack can have on their business. Great American offers primary and excess Cyber Insurance for a broad spectrum of clients including nonprofit organizations, private companies and public corporations.

### **Policy Highlights:**

- Flexibility to purchase shared or separate limits for first party and liability coverages
- \$500 minimum premiums
- Coverage available for data breach, data asset damage, data extortion, business income loss from security disruptions, computer crimes, multimedia liability, network security liability and privacy liability
- Data compromise response by the data privacy and security practice at the law firm of Vedder Price
- Risk management and educational resources provided by IDT 911
- Underwritten by Great American E&S Insurance Company (surplus lines license required)

#### **New and Improved Coverages**

- Improved suite of Data Breach Response services
- PCI coverage expanded to encompass numerous types of assessments
- Business Income Loss coverage now triggered by both security and vendor error related outages
- Cyber Crime enhanced with the addition of coverage for unauthorized calls billed to the Insured as a result of telecommunications hacking
- Reputational Harm coverage added
- Public Relations coverage broadened to also respond in the event of business impersonation

#### **Added Features and Flexibility**

- Numerous definitions have been added and many redefined to make the policy easier to follow and explain
- More concise exclusions and generous carve backs make the policy easier to understand
- Retentions have been eliminated in numerous circumstances
- Notification costs can now be purchased outside of the policy's Limit of Liability
- Insureds with an existing incident response plan now have the flexibility to use their team or rely on our proven team of experts and vendors

• Flexible Other Insurance provision allows the policy to be easily coordinated with other products containing limited 1st or 3rd party cyber coverages