

*Protection against data loss, invasion of privacy, and social networking risks*

# Cyber Stand-Alone Policy



 #ISMINCinsurance Join the conversation.

PHONE 302-656-4944  
FAX 302-656-0647

EMAIL [ism@isminc.com](mailto:ism@isminc.com)  
WEB [isminc.com/insurance](http://isminc.com/insurance)

 [ismfanpage](https://www.facebook.com/ismfanpage)  
 [@isminc](https://twitter.com/isminc)

**ism<sup>®</sup>**  
Insurance Inc.

## 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