

For Agent/Broker Distribution Only

# CYBER LIABILITY INSURANCE

## Agent Product Guide

*for small businesses*



# CYBER LIABILITY INSURANCE

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This Cyber Liability Insurance (Cyber) product guide from ABA Insurance Services is a reference for the **professional and management liability product** we offer you and your business customers, featuring specialized coverage, superior claims and customer service, competitive rates, and easy-to-use agency technology.

The Cyber product is underwritten by **Great American Spirit Insurance Company**, an A.M. Best “A+” (Superior) rated company on an admitted basis in most states (A.M. Best rating affirmed on January 28, 2021). In non-admitted states or in situations where the admitted product cannot be used, coverage will be offered by **Great American Fidelity Insurance Company**. Great American Spirit Insurance Company and Great American Fidelity Insurance Company are part of Great American Insurance Group, a leading provider of professional and management liability coverages. The cyber product is offered through Progressive’s ForAgentsOnly.com and independently through our proprietary platform, **ProCision**®. The product is serviced by **ABA Insurance Services**, a managing general agency with 30 years of professional and management liability experience. ABA Insurance Services was formerly known as Progressive’s Professional Liability Group.

## Our Cyber product is the best choice for your customers

- **Ease of use**  
Quote and bind through ForAgentsOnly.com (FAO) in just minutes.
- **Experience**  
30 years of experience in professional and management liability.
- **Coverage Features**  
Option to quote Social Engineering coverage and Full Prior Acts coverage. Coverage automatically includes both first-party out-of-pocket expenses and third-party liability losses including notification cost coverage and cybercrime.
- **Breach Response “Breach Coach” Included**  
Great American’s inhouse incident response experts are available 24/7. Through the Incident Consultation Hotline, Great American’s cyber experts will assist with crisis management, refer forensic investigators, and address all your most complicated cyber concerns.
- **Claims**  
We offer a dedicated staff of in-house attorneys who specialize in professional and management liability claims.

## Easy-to-Use Technology

Use FAO to easily quote and buy Cyber Liability Insurance for all your commercial customers. Benefits of FAO quoting include:

- Quote online in minutes—No submitting an application and waiting for a quote.
- Only a minimum of twelve questions need to be answered to generate a quote.
- Bind coverage online. Quotes are open for up to 60 days.

If you have any questions about our Cyber Liability program, please contact us at

**[smallbusiness@abais.com](mailto:smallbusiness@abais.com) or 800-274-5222**

Monday – Friday  
8:30 am to 5:30 pm Eastern

***Thank you for choosing to sell  
Cyber Insurance from ABA Insurance Services.***

# CYBER LIABILITY INSURANCE PRODUCT GUIDE

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# PRODUCT CONTACT INFORMATION

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## Online

### Progressive's ForAgentsOnly.com (FAO)

- Quote and sell new policies using **ProCision**, ABA Insurance Services' platform
- Go to "New Business" > Click on "New Quote" > Select "State" > Select "EPLI, NPDO, Cyber and More"
- Select "Cyber" in the "I want to quote" dropdown
- View quotes and bound policies
- Access Product Guide
- Access marketing materials

## Customer Service or Sales

**Email:** [smallbusiness@abais.com](mailto:smallbusiness@abais.com)

**Phone:** 800-274-5222

Monday - Friday, 8:30 a.m. – 5:30 p.m. Eastern

- Manage policy activity
- Payment information
- Agency production

## Small Business Fax

**800-456-6590**

## Correspondence Address

**ABA Insurance Services**  
3401 Tuttle Road, Suite 300  
Shaker Heights, Ohio 44122

## Technical Support

**Email:** [smallbusiness@abais.com](mailto:smallbusiness@abais.com)

**Phone:** 800-274-5222

# FREQUENTLY ASKED QUESTIONS

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## What is Cyber Liability Insurance?

Cyber liability insurance provides protection for both first-party expense and third-party liability. Coverages are designed to mitigate losses from a variety of cyber incidents including social engineering, ransomware, fraudulent funds transfers, business interruption, data breach, network security, and multi-media liability.

## Is the Cyber Liability policy admitted?

Yes. However, we offer a non-admitted policy in a few states where the admitted cyber product is not available and in situations where we choose to only offer the non-admitted form. Being non-admitted allows us to be very flexible with coverage and pricing. Our quoting platform is designed to provide you with all the necessary documents. ABA Insurance Services handles all the filing requirements with each state.

## Who is Great American?

Great American is a worldwide insurer and reinsurer and a leading provider of professional and management liability products, including Directors & Officers Liability (D&O), EPLI, E&O and Cyber Liability.

## Who is ABA Insurance Services?

As a licensed managing general agency (MGA) and E&S broker in all 50 states, ABA Insurance Services is the program administrator of professional and management liability lines available through Progressive's ForAgentsOnly.com (FAO). Our flagship product is EPLI for small businesses. The company was formed in 2010 after operating as a business unit of Progressive for nearly 25 years.

## What is ProCision?

*ProCision* is ABA Insurance Services' state of the art and proprietary quoting platform. ABA Insurance Services was one of the first organizations to begin quoting and binding professional and management liability policies online. Since 2006, we have fine-tuned prior platforms and incorporated best practices to develop our innovative *ProCision* platform.

## Why quote Cyber Liability from ABA Insurance Services?

With the ability to generate a quote through ForAgentsOnly.com in minutes with few application questions, you can provide a bindable Cyber quote to all your business customers. You can present an affordable quote that comes with services that are especially valuable to your customer.

## What do I need contractually to write Cyber from ABA Insurance Services?

After binding your first cyber policy, you will be provided with Producer Agreement from ABA Insurance Services, which will need to be signed and returned along with a copy of your Agents' Errors & Omissions declarations page.

## Can I use ForAgentsOnly.com (FAO) to quote and service policies?

You can use FAO to quickly and easily quote and bind a policy; however, you or your customer will need to contact ABA Insurance Services at [smallbusiness@abais.com](mailto:smallbusiness@abais.com) or 800-274-5222 for policy service.

## How are Cyber claims handled?

As the policy is a duty-to-defend form, Great American cyber claims attorneys work with the nations' largest law firms that specialize in cyber response and litigation to provide your insured with superior claims handling tailored to small business needs. Notice of claims or inquiries about a cyber event should be submitted directly to Great American by:

Email: [cyberclaim@gaig.com](mailto:cyberclaim@gaig.com) or Phone: 877-209-2009

## How do I quote Cyber Liability in FAO?

Log in to FAO. Go to New Business > New Quote > State > EPLI, NPDO, Cyber and More.

To access an existing quote, go to New Business > Existing Quote and follow the EPLI, NPDO, Cyber and More link at the bottom of the page.

Both will send you directly to ABA Insurance Services' *ProCision* home page, where you can access existing quotes, policies or start a new quote.

*If you are quoting Cyber for the first time, you may be required to set your preferences to include the product. Your ForAgentsOnly.com administrator 4-digit PIN will be required.*

## What if I do not see EPLI, NPDO, Cyber and More in the FAO navigation menus?

Please contact us at [smallbusiness@abais.com](mailto:smallbusiness@abais.com) or 800-274-5222.

# QUOTING CYBER LIABILITY

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## Underwriting Overview

We use the following as part of the criteria for determining Cyber Liability rates. **These rating factors are necessary to receive a quote:**

- **Description of operations**  
We take into consideration the type of business or operation of the organization.
- **Total revenue**  
An important factor we use to determine rate is the total revenue of the business. The basis for exposure is the amount of dollars that are flowing through a company.
- **Records stored or transactions processed**  
Almost equally important to revenue is the number of records, including credit cards, that a company stores. How often a company engages in electronic transactions will also be used in determining the rate.
- **Online presence**  
A company that sells a portion or all of its products or services online will have greater exposure to cyber threats than a company that transacts its business exclusively through brick and mortar.
- **Past history**  
Past cyber litigation, cyber incidents or threats of litigation from customers, employees, vendors, or malicious outside parties within the last 3 years is used to determine rates.

## Application Process

After completing the quoting process online, you can easily generate a completed but unsigned application. You'll need to have the application signed and dated by the insured in order to bind.

## Quoting without FAO

If you are not a Progressive appointed agent and do not have access to FAO, please contact ABA Insurance Services at [smallbusiness@abais.com](mailto:smallbusiness@abais.com) or 800-274-5222 for assistance.

# COVERAGES

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**Cyber Liability** insurance provides protection for both first-party expense and third-party liability. Coverages are designed to mitigate losses from a variety of cyber incidents including social engineering, ransomware, fraudulent funds transfers, business interruption, data breach, network security, and multi-media liability.

The policy is a Claims Made form subject to an aggregate Limit of Liability for the Policy Period. There is a single limit for a Data Compromise which includes a Data Breach, Data Extortion threat (ransomware), Data Asset Damage, Cyber Crime (social engineering or electronic fraudulent funds transfer), PCI Compliance violations, or Network Disruption sustained by the company. All other claims are subject to a separate limit that may be a part of, or in addition to, the Data Compromise limit.

The cyber policy is a “duty to defend” policy, which means that Great American has an obligation to provide a defense for a reported claim. Great American’s incident response experts and cyber claims attorneys provide cyber services and resources (see details under “Services” in this Agent Product Guide), superior claims handling, and access to the best forensic investigators nationwide.

## Important Exclusions Include

- Claims made prior to the inception of the policy.
- Claims for bodily injury and physical damage.
- Claims arising from any type of employment matter.
- Claims for contractual liability.
- Claims for chargebacks of payment card transactions.

## Aggregate Limit Options Available

- \$ 2,000,000
- \$ 1,000,000
- \$ 500,000
- \$ 250,000

## Per Claim Retention Options Available

*Minimum retention will apply under certain underwriting scenarios*

- \$ 10,000
- \$ 5,000
- \$ 2,500
- \$ 1,000

# BUSINESS TYPE GUIDE

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A key piece of information used in the rating of risks is the type of business. Be sure to choose the most appropriate business type in order to accurately rate your customer. ***Please refer to the Unacceptable Risks section of this Product Guide for exceptions.*** The list of business categories and sub types in FAO is intuitive and easy to use; however, ***please contact us at [smallbusiness@abais.com](mailto:smallbusiness@abais.com) or 800-274-5222 for help categorizing unusual business types.***

## Automotive

Business earns income by selling new and used motor vehicles, furnishing automotive and repair services, or automotive rental leasing services to the general public. Examples include:

- Auto Customization
- Auto Dealerships
- Auto Repair/Garage
- Car Washes
- Driving Schools
- Gas Stations
- Rental Car Agencies
- RV/Boat/Motorcycle Dealerships
- Tire Stores
- Towing
- Truck Dealerships

## Business to Business

Businesses primarily engaged in rendering services to business establishments on a contract or fee basis. Examples include:

- Alternative Energy (No Nuclear)
- Chambers of Commerce
- Consultants
- Engineers
- Environmental Issues
- Farms (Crop)
- Farms (Livestock)
- Fisheries
- Forestry Services
- Heavy Construction
- Petroleum and Natural Gas Wholesalers
- Printing and Related Support Activities
- Security Systems Services (no internet connectivity)
- Staffing Firms
- Tool Rental
- Trade Associations
- Wholesalers

## Community

Establishments engaged in providing a wide variety of services to individuals in a specific community. Examples include:

- Cemeteries
- Churches
- Civil Rights/Social Action
- Colleges & Universities/With Medical Facilities
- Funeral Homes
- Public Safety, Relief, Emergency

## Contractors

Business earns income by providing repair, improvement, installation, or maintenance services at residential and commercial locations. Examples include:

- Carpentry
- Concrete Work
- Construction
- Electricians
- Excavator
- Glass and Glazing
- Heating/Cooling
- Landscaping
- Nurseries and Greenhouses
- Painters
- Pest Control
- Plumbing
- Pools, Spas and Saunas
- Residential Homebuilders
- Roofing
- Tree Service
- Utilities
- Waste Management

## Education

Businesses primarily engaged in providing a wide variety of educational courses and services. Examples include:

- Colleges
- Dance Schools
- Day Care Centers
- Drivers Education
- Martial Arts
- Preschools
- Schools
- Tutoring



## Entertainment

Businesses engaged in providing amusement or entertainment services, or engaged in the retail sale of alcoholic drinks, such as beer, ale, wine, and liquor, for consumption on the premises. Examples include:

- Amusement Parks
- Bars/Taverns
- Bowling Lanes
- Country Clubs
- Golf and Tennis Clubs
- Hunting, Fishing, Skeet Shooting, and Gun Clubs
- Marinas
- Movie Theaters
- Museums/Art Galleries
- Night Clubs
- Party Rental
- Private Social Clubs
- Talent Agencies

## Food and Dining

Business earns income by selling food for consumption on the premises or for home preparation and consumption. Examples include:

- Bakeries
- Banquet Rooms
- Beverage Stores
- Catering
- Convenience Stores
- Grocery Stores
- Ice Cream/Yogurt Shops
- Restaurants

## Health and Medicine

Establishments engaged in furnishing medical, surgical, and other health services to persons. Examples include:

- Counseling Centers
- Doctor/Dentist Offices
- Drug Rehabilitation Facilities
- Health and Allied Services
- Hospitals
- Medical/Dental Laboratories
- Nursing Homes
- Specialty Outpatient Facilities

## Legal, Financial and Insurance

Establishments engaged primarily in the fields of finance and insurance. Examples include:

- Accounting Firms
- Bookkeeping and Billing
- Grant Making/  
Foundations/Trusts
- Insurance Agents
- Insurance Companies (P&C)
- Law Firms
- Pension Plan/Benefit Trusts

## Manufacturing

Establishments engaged in the mass production of products. Examples include:

- Chemical Products
- Concrete and Glass Products
- Electrical Equipment  
Manufacturing
- Electronics
- Fabricated Metal Products
- Food Products
- Furniture and Fixtures
- Industrial and Commercial  
Machinery
- Leather Products
- Lumber and Wood Products
- Manufacturing Not Otherwise  
Classified
- Medical/Advanced Devices
- Paper Mills
- Petroleum Refining
- Primary Metal Industries
- Printing and Publishing
- Rubber/Plastic Products
- Textile Mills
- Tobacco Products
- Transportation Equipment

## Mining

Establishments engaged in the extraction of minerals and other preparation customarily done at the mine site.

Examples include:

- Coal Mining
- Metal Mining
- Mining Not Otherwise Classified

## Personal Care

Establishments engaged in providing personal services to individuals. Examples include:

- Barbers
- Beauty Salons
- Day Spas
- Fitness Centers
- Manicurists/Pedicurists
- Tanning Salons

## Professional Services

Businesses engaged in rendering services to business establishments and some residential customers on a contract or fee basis. Examples include:

- Administrative and Support Services
- Animal Services
- Architects
- Communications
- Computer and Electronic Product Manufacturing
- Computer Service/Repair
- Consultants
- Engineers
- Day Spas
- Fitness Centers
- Janitorial/Cleaning Services
- Laundry Services
- Miscellaneous Professional, Scientific, and Technical Services
- Movers
- News and Media
- Photographers
- Printing/Publishing
- Private Ambulance
- Manicurists/Pedicurists
- Tanning Salons
- Radio and Television Broadcasting
- Scientific Research and Development Services
- Security Guards
- Self-Storage
- Tailors
- Temporary Agencies
- Testing Facilities
- Veterinary Clinics

## Real Estate

Establishments engaged in real estate operations. Examples include:

- Home Builders
- Home/Condo Associations
- Property Management
- Real Estate Agents

## Retail Shopping

Business earns income by selling goods in small quantities to the public and rendering services incidental to the sale of the goods. Examples include:

- Antiques/Collectables
- Apparel
- Appliance Stores
- Auto Parts Stores
- Book Stores
- Drug Store/Pharmacies
- Electronics Stores
- Florists
- Gift Shops
- Hardware Stores
- Hobby Shops
- Home Furnishings
- Lumber Stores
- Medical Supply
- Music Stores
- Optical Retail
- Paint Stores
- Party Rental
- Pet Stores
- Retail Not Otherwise Classified
- Sporting Goods
- Toy Stores
- Video - Rental and Retail

## Transportation

Business earns income by **transporting** raw materials, goods, or equipment. Examples include:

- Moving Companies
- Shipping
- Trucking

## Travel/Transportation

Businesses engaged in services incidental to passenger transportation and travel. Examples include:

- Airports
- Aviation/Airlines
- Hotels (No Gaming)
- Limousines and Shuttles
- Mass Transit
- School Buses
- Taxi Services
- Travel Agents

## COVERAGE OPTIONS

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### **Social Engineering**

Available as an optional coverage, Social Engineering extends coverage to the company for loss associated with a malicious party manipulating an insured to release confidential information or provide access to the company computer systems. Coverage for Social Engineering is typically sub-limited to \$50,000 or \$250,000.

### **Claims Experience**

Risks with 1 or more claims or notices of facts or circumstances in the past 3 years will be subject to review.

### **Full Prior Acts Coverage**

Coverage for wrongful acts occurring prior to the policy inception date is available. If Full Prior Acts coverage is purchased, there is no restriction as to when the wrongful act takes place, provided that the claim based on the wrongful act is within the scope of coverage and is made against the insured during the policy year.

### **Separate Limits**

Separate limits for first-party expenses and third-party liability are available as an option for additional premium. Additionally, coverage for notification costs are in addition to the first party limit of liability.

## UNACCEPTABLE RISKS

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The following are unacceptable risks and may not be bound.

### Business Categories

- Adult Entertainment
- Advertising Firms
- Aerospace/Defense
- Alternative Energy – nuclear
- Banks\*
- Cannabis Industries
- Casinos
- Commercial Instruments
- Computer Systems Design and Related Services
- Courier Services
- Credit Operations
- Data Processing, Hosting and Related Services
- E-Commerce
- Firearm Businesses
- Funds, Trusts, And Other Financial Vehicles
- Government Contractor-Defense
- Governments/Municipalities
- Hotels – with Gaming
- Insurance Companies – L&H
- Insurance TPAs
- Internet Content Providers
- Internet Service Providers
- Mortgage Companies
- Motion Picture and Sound Recording Industries
- Private Households
- Scientific Technology/R&D
- Software Publishers
- Specialized Design Services
- Stockbrokers/SEC Firms
- Tax Preparation
- Telecommunications
- Title Companies
- Venture Capital Firms
- Warehousing and Storage - data/servers/IT

*\*Cyber Insurance for banks is separately available through ABA Insurance Services' bank program. Call 800-274-5222 for details or visit [abais.com/banks/bank-overview](http://abais.com/banks/bank-overview).*

### Company Size

Risks with greater than \$40 million in revenue cannot be quoted through FAO. However, we will consider submissions with greater than \$40 million in revenue through referral. You will need to send a completed application to ABA Insurance Services at [smallbusiness@abais.com](mailto:smallbusiness@abais.com) or by calling 800-274-5222.

# EXCESS AND SURPLUS LINES

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## What is Excess and Surplus lines?

Excess and Surplus lines (E&S) is a segment of the insurance market where insurance carriers are not required to file their insurance program (forms and rates) with the individual departments of insurance. These programs are also called “non-admitted.” Carriers have more flexibility in designing coverage and offering rates to their end customers. Newer coverages where the carrier has not had the opportunity to aggregate material data are typically written on a non-admitted basis. Cyber liability coverage being offered is a non-admitted program.

## Why is the coverage being offered on Non-Admitted basis?

Coverage that is typically harder to place or has only been available for a short time are typically non-admitted. The reasons vary, but typically a risk is written on a non-admitted basis when it's a:

- (1) non-standard risk, which has unusual underwriting characteristics;
- (2) unique risk for which an admitted carrier does not offer a filed policy form or rate; and/or
- (3) capacity risks where an insured seeks a higher level of coverage than most insurers are willing to provide.

Cyber liability typically falls in the first and second category where standard markets have not yet obtained enough data to comfortably file rates and coverage.

## E&S Licensing

All wholesale brokers are required to have an E&S license in the state where they are selling a non-admitted program through a retail agent. The retail agent is not required to have a special E&S license as long as they are using a licensed wholesale broker.

## E&S Diligence Effort

The retail agent will typically be asked to complete a diligence effort form or disclosure form depending on the state. This requirement is mandated by the individual departments of insurance. The forms are necessary to ensure that all parties are aware that coverage is being written on a non-admitted basis and that an effort was made to secure coverage in the standard market.

## E&S Taxes and Fees

The licensed E&S wholesale broker is required to collect E&S taxes, surcharges and/or fees depending on the state requirement. These fees are in addition to the premium quoted for a particular risk and are broken out separately in the quote. The licensed E&S wholesale broker is required to remit all taxes, surcharges and/or fees to the appropriate state regulatory body. The retail agent does not have any interaction with these regulatory bodies as this is the duty of the licensed E&S wholesale broker.

## Stamping Office and Language

In some states, there are individual “Stamping” offices that manage the E&S requirements and licensing for that state or in some cases a group of states. These offices are a type of association that stand between the consumer and the regulatory insurance departments. The focus of a stamping office is to facilitate compliance with the state insurance laws and regulations and to add a level of efficiency to the collection of taxes, surcharges and fees. In states where there is no stamping office, the department of insurance will typically fill the role.

## BILLING AND PAYMENT INFORMATION

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ABA Insurance Services will bill your customers directly or your agency. At the time of purchasing coverage, the agent is prompted to select a billing option. Invoices are sent within 2 business days of binding, with a copy provided to the agent if direct billing is chosen. Customers have 20 business days to pay in full. If payment is not received by that date, we will send a cancellation notice and notify you.

### Payment Methods

— **Online**

A link to our online payment system will be emailed along with the invoice. The online payment system can also be accessed through *ProCision*.

— **Check or Money Order**

We accept checks and money orders. Please make sure to include the policy number with any correspondence. Customers can submit their payment to:

**ABA Insurance Services**  
3401 Tuttle Road, Suite 300  
Shaker Heights, Ohio 44122

Payments made to other addresses may result in a delay in processing.

— **Outside Premium Finance Company**

We will accept outside premium financing provided we receive a signed copy of the finance agreement, including the power of attorney, and the premium finance company draft for the entire policy premium. When financing, please include ABA Insurance Services as the general agent on the finance agreement. The agent is responsible for any earned premium if the finance company stops payment on the draft because of improper handling by the agent or non-sufficient funds.

Commission payment will be remitted on a monthly basis and payment will be made only for paid-in-full policies.

Extended billing options and payment plans are not available for Cyber Insurance policies.

# TRANSACTION GUIDELINES

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## General Binding Guidelines

Below are guidelines for any type of transaction, whether new business, endorsement or cancellation. No agent may bind risks, limits or coverages outside the guidelines stated in this guide or on ForAgentsOnly.com.

- Appropriate signatures must be obtained when binding coverage.
- Competitor applications may be accepted for rating purposes only. A Great American application must be completed for each new account.
- You may not backdate coverage.
- You may not permit a broker, subproducer, or solicitor to bind Great American on any risk.
- You may not bind coverage except through ForAgentsOnly.com or by obtaining a binder letter from us. Some risks you submit on ForAgentsOnly.com will be referred for underwriting approval prior to providing a quote. ForAgentsOnly.com will indicate when underwriting approval is needed.
- Include your 5-digit agency code on all faxed, emailed or mailed correspondence.

## Mid-Term Change Requests

Requests for endorsement changes or modifications can be made as follows:

- Email to [smallbusiness@abais.com](mailto:smallbusiness@abais.com)

Please make sure to include the name of the insured and policy number in all correspondence.

*Please contact ABA Insurance Services for all matters relating to Great American Cyber Insurance. Please use these numbers for your Cyber Insurance endorsement and other requests to avoid a possible delay in service.*

## Cancellation Requests

To request cancellation, please contact us at [smallbusiness@abais.com](mailto:smallbusiness@abais.com) or 800-274-5222 after obtaining the signed request from the insured.

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<b>Customer's Request</b>	The policy's cancel effective date may not be earlier than the date of the phone call or the date of the postmark of the request.	Calculate pro rata
<b>Company's Request</b>	We will provide the required notice of cancellation.	Calculate pro rata
<b>Nonpayment of Premium</b>	Nonpayment cancel requests from outside premium finance companies will be honored if we have received a copy of the outside premium finance agreement, including power of attorney.	Calculate pro rata

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We will provide cancel notices to the first named insured on the policy. Upon request, we will also provide cancel notices to outside premium finance companies. We do not send notices to parties other than as described above.

## Acquired Business

If you acquire a Great American Insurance Company policy, either through an agent of record change or through the transfer or purchase of another agency's book of business, you must immediately obtain, from the prior agent or agency, all original signed applications and all other records relating to that policy. Such records must be maintained in accordance with the terms of your ABA Insurance Services Producer's Agreement and all applicable laws. If attempts to obtain records from the prior agency prove unsuccessful, then you must obtain signed forms directly from the policy holder.

BORs/AORs are accepted on a case-by-case basis. Send your BOR/AOR to [smallbusiness@abais.com](mailto:smallbusiness@abais.com) for review. Progressive appointed agents should include their agency code in the email.

# SERVICES

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## Claims

Consistent with our mission to provide excellent claims service, Great American has its own staff of attorneys experienced in professional and management liability claims. As the policy is a duty-to-defend form, Great American cyber claims attorneys work with the nations' largest law firms that specialize in cyber response and litigation to provide your insured with superior claims handling tailored to small business needs. Notice of claims or inquiries about a cyber event should be submitted directly to Great American by:

- Email: [cyberclaim@gaig.com](mailto:cyberclaim@gaig.com) or
- Phone: 877-209-2009

## Cyber Loss Control and Services

Customers insured through Great American Spirit Insurance Company or Great American Fidelity Insurance Company have access to a suite of loss control tools that are included with every policy:

- **Incident Consultation Hotline**  
The Incident Consultation Hotline is available 24 hours a day, 7 days a week. In the event of an actual or suspected breach, Great American's cyber experts will guide your client through the event from start to finish. The team will coordinate the incident response including:
  - Assigning an incident response expert
  - Directing forensic investigations
  - Determining legal requirements for notice to victims, credit monitoring, and identity theft services
- **eRiskHub®**  
The eRiskHub® portal, powered by NetDiligence®, provides your client with tools that will help them assess their risk and prepare for and/or modify their response plan. eRiskHub® resources include:
  - Incident Response Plan Templates
  - Articles & Whitepapers
  - Videos & Webinars
  - Best Practices Checklists
  - Approved Third-Party Vendors
  - Cyber News & Blogs
  - Tools & Calculators
  - Cyber Risk Assessments
- **SecurityScorecard**  
All insureds can request a SecurityScorecard that rates their security environment by using key clues on their website. The report covers ten different security areas and provides action items to help improve your client's security profile.

For agent/broker distribution only. Online portal may not be available at all times. Great American does not endorse the companies or services listed on eRiskHub.com and NetDiligence Inc. is solely responsible for all eRiskHub.com content. Unless otherwise indicated or approved, payment for services provided by these companies is your responsibility. Coverage description is summarized. All coverage descriptions and data are provided for informational and educational purposes only and are not a representation as to coverage. For details on the coverage provided by your specific contract of insurance, please refer to your policy. Policies are underwritten by Great American Spirit Insurance Company, an authorized insurer in all 50 states and DC and Great American Fidelity Insurance Company, an OH domiciled surplus lines insurance company, eligible to underwrite surplus lines insurance in all 50 states and DC. This is not intended as a solicitation or offer to sell an insurance product in a jurisdiction in which the solicitation, offer, sale, or purchase thereof would be unlawful. ABA Insurance Services Inc. is an OH domiciled agency with its principal place of business at 3401 Tuttle Rd., Suite 300, Shaker Heights, OH 44122. CA license # 0G63200. This is not intended as a solicitation or offer to sell an insurance product in a jurisdiction in which the solicitation, offer, sale or purchase thereof would be unlawful. 082021.SBM10 © 2021 ABA Insurance Services Inc., dba Cabins Insurance Services in CA, ABA Insurance Services of Kentucky Inc. in KY, and ABA Insurance Agency Inc. in MI.