

ABA Insurance Services offers comprehensive EPLI and cyber programs suitable for small businesses and nonprofit organizations, like yours.

When a data breach occurs, you need to move quickly to minimize damage.

A lost laptop, your network hacked, or your online banking credentials stolen—all are cyber incidents that could result in a financial loss and disruption to your business as you try to repair the damage. Because they lack security resources, small businesses are more likely to experience a cyber loss than large companies. It is critical to have a policy that covers many types of cybercrimes.

Cyber Liability Insurance protects businesses from computer, network, and internet based risks. A business that uses the internet or email, accepts credit cards, or uses a system network should have cyber insurance.

COMPREHENSIVE COVERAGE

ABA Insurance Services is a program manager with deep experience in Cyber Insurance, offering highly specialized coverage benefits to businesses like yours including:



- ✦ Deductibles as low as \$1,000
- ✦ First and Third-Party Coverage (i.e. customers, vendors) including crime and fraudulent funds transfer
- ✦ Social Engineering (aka business impersonation) coverage optional
- ✦ Business Extortion (Ransomware) available
- ✦ Multimedia Liability covers both electronic and non-electronic channels
- ✦ Network (Business) Interruption covers vendor errors as well as malicious attacks
- ✦ Covers both company and employee-owned devices

MORE THAN JUST A POLICY

Great American policyholders have access to an Incident Consultation Hotline, eRiskHub[®] powered by NetDiligence[®], and SecurityScorecard. When a cyber event occurs, time is of the essence. Having a plan in place with access to the third-party resources you need can help you efficiently and cost-effectively respond and recover.

Incident Consultation Hotline | The Incident Consultation Hotline provides access to Great American's cyber experts in the event of actual or suspected privacy and network security incidents. This consultation will help you decide what next steps are necessary including whether or not notice is necessary.

eRiskHub[®] | The eRiskHub[®] portal provides you with tools that will help you assess your risk and prepare for and/or modify your 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 your security environment by using key clues on your website. The report covers ten different security areas and provides action items to help improve your security profile.

For a quote or more details, please contact your insurance agent.