

Insuring Agreements



Insuring Agreement A – Loss Expense Coverage

Protects against expenses the Insured incurs directly (i.e. 1st Party) in connection with a Privacy Incident, Network Security Incident, System Failure Incident, or Cyber Crime Incident.

Examples of covered expenses include: forensics, notification, identity monitoring, restoration, business interruption loss, extortion, and bricking costs.



Insuring Agreement B – Liability Expense Coverage

Protects against the Insured's liability to others (i.e. 3rd Party) in connection with a Privacy Incident, Network Security Incident, or Media Incident.

Examples of covered expenses include: defense expense, damages, pre-judgment interests, judgments, post-judgment interests, settlements, PCI assessments, and regulatory costs.

Specialized Coverages*



Contingent Business Interruption Loss

Protects against lost income and extra expenses incurred when the Third Party Network on which the Insured relies are interrupted or suspended.



Cyber Crime Loss

Protects against loss of the Insured's money resulting from a social engineering or Invoice Manipulation as well as fraudulent charges incurred due to a Telecommunications Hack, Botnet Attack, and Cryptojacking Attack.



Ransomware Event

Protects against losses arising in connection with a Ransomware Event including ransom demands.

Supplemental Coverages*



Supplemental Coverage A – Betterment Expense

Allows the Insured to create and improve internal policies and practices when PCI Costs or Regulatory Costs are the direct result of a Privacy Incident or Network Security Incident.



Supplemental Coverage B – Reward Expense

Provides reward money for information that leads to the arrest and conviction of person(s) responsible for making a covered Extortion Threat against the Insured.



Supplemental Coverage C – Attendance Expense – Hearing and Trials

Covers the salaries, wages, and other expenses required for the Insured to attend any consultations, mediation, arbitration, or trial in connection with the investigation and defense of an incident.

*Subject to sublimits.

Loss Control

Great American Cyber Risk aims to provide industry leading loss prevention guidance. We are proud to provide Cyber Risk policyholders with a suite of services designed to help identify and mitigate cyber risks. Great American's proprietary platform, EagleEyeSM, integrates NIST based solutions designed by it's own CISO with leading third party vulnerability and rating services from SecurityScorecard to provide both an inside out and outside in view of the risks your clients face every day. Great American Cyber policyholders have access to eRiskHub[®] providing an additional comprehensive suite of security awareness tools and guidance.

Contact CyberLossControl@gai.com or scan the QR code below for additional loss control resources.



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For more information about our Cyber Risk Insurance or other insurance programs, visit abais.com/small-businesses/small-business-overview or contact our small business team at smallbusiness@abais.com.

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