

Cyber Insurance Coverage

Great American AgriBusiness® Division is now offering a Cyber Insurance Endorsement available with our Farm Liability Coverage. Our Cyber Endorsement provides both first and third-party coverages. Three policy aggregate limits are available: \$50,000, \$100,000 or \$250,000 with a standard deductible of \$1,000. The coverage offered by this specialized product contains **six separate insuring agreements**:

1. Security Breach Expense

- Coverage for forensic costs to investigate the cause, scope and extent of a security breach, and the costs to identify and notify any affected parties

2. Extortion Threats including Ransom Payments (20% of the Policy Aggregate Limit)

- Coverage for fees and costs of security firm to determine validity and severity of the extortion threat, also the fees and costs of negotiators, reward payments to informants, and ransom payments

3. Replacement or Restoration of Electronic Data

- Coverage for loss of electronic data or computer programs resulting from a cyber incident

4. Business Income and Extra Expense (10% of the Policy Aggregate Limit)

- Coverage for loss due to interruption resulting from a cyber incident or extortion threat, and subject to a 24-hour waiting period deductible

5. Public Relations Expense (5% of the Policy Aggregate Limit)

- Coverage for loss due to negative publicity resulting from a cyber incident or security breach, to restore the insured's reputation

6. Security Breach Liability (Defense Within Limits)

- Coverage for compensatory damages that the insured becomes legally obligated to pay and defense expenses resulting from a wrongful act – the breach of duty or omission by an insured that results in a security breach

To obtain a quote for the Cyber Insurance Endorsement, please complete the Cyber Questionnaire located on the Agribusiness® Division Agency Portal and forward it to your Underwriter for consideration.

Online portal may not be available at all times. Coverage description is summarized. Coverage not available in all states. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, Great American Insurance Company of New York, Great American Alliance Insurance Company, and Great American Assurance Company, which are authorized insurers in 50 states and the District of Columbia. The Great American Insurance Group eagle logo and the word marks Great American® and Great American Insurance Group® are registered service marks of Great American Insurance Company. © 2020 Great American Insurance Company. All rights reserved. 5623-AGB (07/20)

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We offer 24/7 claims
response with
cyber expertise

