



# Cyber Coverage

Technology has changed the way we do business. It's also led to a new risk for business entities of all sizes.

Small businesses, including farms and ranches, can be an easy and attractive target for cybercriminals. Even a simple mistake in daily operations – clicking on a link, sending the wrong attachment – can have costly implications.

Whether it's the release of personal information, a ransomware attack, or identity theft, a cyber incident can put everything your policyholders have worked for at risk. Cyber Coverage from AmericanAg™ can help you protect them from the impact.

This turnkey solution is designed specifically for farmers/ranchers and small business owners. Coverages address some of today's most common cyber exposures:



### DATA BREACH

The loss, theft, or accidental release of someone else's personally identifiable information, protected health information, or personally sensitive information.



### CYBER EXTORTION

A credible threat made by a cybercriminal demanding money or cryptocurrency to circumvent or end an attack on computer systems and/or data.



### IDENTITY THEFT

A fraud committed or attempted by someone using the personally identifiable information of an individual without authority.

**It's not just large corporations that are at risk.**

**88%** of small business owners feel their business is vulnerable to a cyber attack.

<https://www.sba.gov/blog/protect-your-small-business-cybersecurity-attacks>



## How exposed are your policyholders?

The implications of a cyber incident can be far reaching and challenging to navigate.

Imagine the following scenarios...

A farmer discovers that a ransomware attack has locked him out of his tablet, preventing him from accessing important field data until a ransom is paid.



An office employee selects the wrong file and accidentally sends a spreadsheet containing employee names, addresses, and Social Security numbers to an outside vendor.

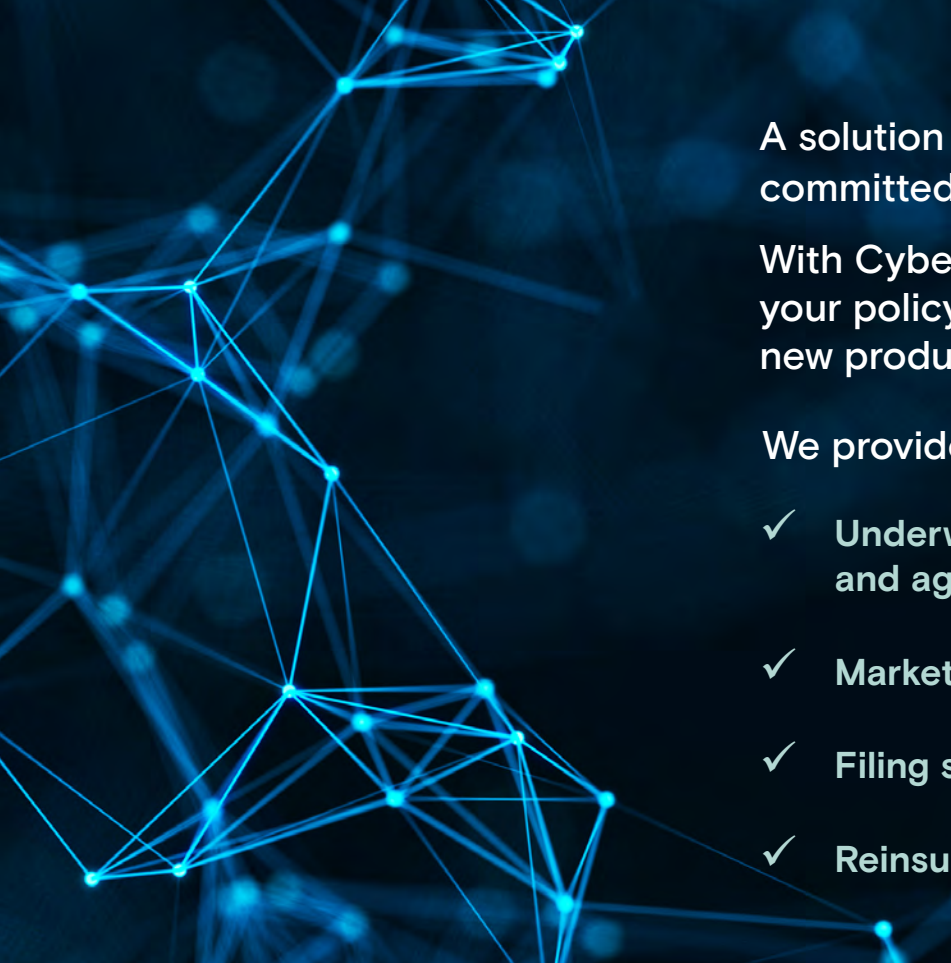
A hacker disables a flower shop's online sales system – which accounts for 20 percent of their revenue – and demands the owner pay a ransom in order to restore access.



## Coverage Highlights

With Cyber Coverage from AmericanAg™, you can build the program that's right for your company and your policyholders. All coverages include comprehensive support services from the specialists at Cyberscout, a TransUnion brand, including educational and employee training materials.

Coverage	What It Does	Limits	Integrated Support Services from Cyberscout
Data Breach (1st party) <i><b>Mandatory</b></i>	Reimburses the insured for costs they incur from a covered data breach at their business.	Limits*: Available from \$10,000 to \$250,000  Deductible: \$1,000  *Defense expenses are included within the limits of coverage. (Varies by state.)	Consulting services to evaluate the data breach and provide guidance for remediation
Data Breach (3rd party)	Covers damages to others that the insured becomes legally obligated to pay as a direct result of a covered data breach first discovered during the policy period and for which notification was provided to impacted individuals.		
Cyber Extortion (1st party)	Reimburses the insured for costs they incur if their business is hit by a covered ransomware attack or other cyber extortion attempt.	Limit: \$10,000  Deductible: \$1,000	One hour of phone support to assist in evaluating the cyber extortion threat  Guidance and recommendations for responding to the extortion threat
Identity Restoration (1st party)	Reimburses the insured for costs they incur to restore their identity if they are a victim of a covered identity theft.	Limit: \$25,000  Deductible: None	Phone support, personal fraud assistance, and identity theft remediation services  One year of monitoring services for credit and fraud detection



A solution that's easy to implement and backed by a company committed to understanding your needs.

With Cyber Coverage from AmericanAg™, you can start protecting your policyholders without having to invest the time and effort in new product development.

We provide:

- ✓ Underwriter, claims, and agent training
- ✓ Marketing collateral
- ✓ Filing support
- ✓ Reinsurance
- ✓ Primary pricing
- ✓ Underwriting guidelines
- ✓ Policy forms

For more information, please contact your **Account Executive** or **Sarah Kuhn**, Senior Research & Product Development Analyst  
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