BEAZLEY GROUP

BEAZLEY BREACH RESPONSE FOR MEMBERS OF INDEPENDENT INSURANCE AGENTS AND BROKERS

Program for companies with < \$10,000,000 in revenues

UNDERWRITING GUIDELINES

Other than the exceptions listed below, Beazley will entertain all IIA Members that wish to purchase BBR coverage. Beazley may elect not to offer insurance coverage on any account that provided unacceptable answers to any of the questions on the application.

CLAIMS HISTORY

New business IIA risks: Prior cyber claims/incidents are not eligible for the program.

Renewals with open claims will not be eligible for program terms at renewal and underwriters will require supplemental information as they fit to understand additional risk protocols implemented as a result of a particular claim/incident.

Renewals with >\$50k incurred within the last five years will result in non renewal.

RISKS WITH IDENTIFIED VULNERABILITIES:

Beazley has partnered with Cyence (Guidewire) to utilize their expertise and data, to find ways to provide additional value to our brokers and insureds, further enhancing our 360 value proposition. By utilizing Cyence tools to isolate the publicly observable characteristics of our insured's cyber profile we are able to determine whether or not they are susceptible to such a vulnerability. Beazley will scan their Breach Response book monthly and will notify those insureds where vulnerabilities have been identified. We recommend that this notification is shared with the insured so that a response can be provided on the action taken to secure their systems against such vulnerabilities. For your convenience, we are listing a few cyber security resources below if you would like additional information about addressing remote access security.

Required actions as it pertains to notified vulnerabilities – for those Insureds where vulnerabilities have been identified, Beazley will require updates on remediation efforts prior to binding the next renewal term. Failure to address this vulnerability prior to binding the renewal will result in our refusal to bind renewal terms.

Additional Resources

- Beazley and Lodestone Security podcast on RDP and RDG vulnerabilities: https://www.buzzsprout.com/409588/5034008
- Lodestone Security's blog on the potential issues with RDP and effective ways to reduce the risk. https://lodestone.com/
- Lodestone Security's advice on how to properly secure RDG. https://lodestone.com/
- For additional information about remote access security, visit Beazley's risk management website. https://beazleybreachsolutions.com/usa/login.html?returnURL=http://beazleybreachsolutions.com/usa/it_security_planning/reducing_your_risk_securing_rdp.html
- Coveware Q2 2020 Ransomware Marketplace Report https://www.coveware.com/blog/q2-2020-ransomware-marketplace-report

Insurance Agent and Brokers with up to \$1,000,000 in revenues

*** This option will no longer be available for new business. We will continue to honor renewals at this limit level

LIMITS:	Option #1	Option #2	Option #3	Option #4		
Breach Response			1			
Notified Individuals:	25,000	50,000	100,000	100,000		
Legal, Forensic & Public Relations/Crisis Mgmt:	\$250,000***	\$500,000	\$1,000,000	\$1,000,000		
The Breach Response limits above	e are in addition	to the policy aggrega	ate limit of liability	•		
Policy Aggregate Limit of Liability:	\$250,000	\$500,000	\$1,000,000	\$2,000,000		
Additional Breach Response Limi	+					
Additional Breach Response Limit:	\$250,000	\$500,000	\$1,000,000	\$2,000,000		
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First Party Loss						
Business Interruption Loss:		T 4=======	1 01 222 222	1 40 000 000		
Resulting from Security Breach:	\$250,000	\$500,000	\$1,000,000	\$2,000,000		
Resulting from System Failure:	\$250,000	\$500,000	\$1,000,000	\$2,000,000		
Dependent Business Loss:						
Resulting from Dependent Security Breach:	\$250,000	\$250,000	\$250,000	\$250,000		
Resulting from Dependent System Failure:	\$250,000	\$250,000	\$250,000	\$250,000		
Cyber Extortion Loss:	\$250,000	\$500,000	\$1,000,000	\$2,000,000		
Data Recovery Costs:	\$250,000	\$500,000	\$1,000,000	\$2,000,000		
Liability	4050.000	Φ=00.000				
Data & Network Liability:	\$250,000	\$500,000	\$1,000,000	\$2,000,000		
Regulatory Defense & Penalties:	\$250,000	\$500,000	\$1,000,000	\$2,000,000		
Payment Card Liabilities & Costs:	\$250,000	\$500,000	\$1,000,000	\$2,000,000		
Media Liability:	\$250,000	\$500,000	\$1,000,000	\$2,000,000		
eCrime	¢250,000	\$250,000	¢250,000	\$250,000		
Fraudulent Instruction: Funds Transfer Fraud:	\$250,000 \$250,000	\$250,000 \$250,000	\$250,000 \$250,000	\$250,000 \$250,000		
Telephone Fraud:	\$250,000	\$250,000	\$250,000	\$250,000		
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Criminal Reward						
Criminal Reward:	\$50,000	\$50,000	\$50,000	\$50,000		
RETENTIONS:	Option #1	Option #2	Option #3	Option #4		
Breach Response						
Legal, Forensic & Public	\$1,000;	\$1,000;	\$1,000; \$500 for Logal	\$1,000;		
Relations/Crisis Mgmt: Each Incident, Claim or Loss:	\$500 for Legal \$1,000	\$500 for Legal \$1,000	\$500 for Legal \$1,000	\$500 for Legal \$1,000		
Retention for Cyber Extortion	\$1,000	\$1,000	\$1,000	\$1,000		
Loss:	Ψ1,000	Ψ1,000	Ψ1,000	\$1,000		
PREMIUM:	\$287	\$575	\$862	\$1,437		

Insurance Agents and Brokers with revenues between \$1,000,001 and \$2,000,000

LIMITS:	Option #1	Option #2	Option #3	Option #4
Breach Response	· ·	<u> </u>	•	· .
Notified Individuals:	50,000	50,000	100,000	100,000
Legal, Forensic & Public Relations/Crisis Mgmt:	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000
The Breach Response limits above	e are in addition	to the policy aggrega	ate limit of liability	
Policy Aggregate Limit of Liability:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Additional Breach Response Limi				
Additional Breach Response Limit:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
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First Party Loss				
Business Interruption Loss:	фгоо ооо	T #4 000 000	<u> </u>	to 000 000
Resulting from Security Breach:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Resulting from System Failure:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Dependent Business Loss:				
Resulting from Dependent Security Breach:	\$250,000	\$250,000	\$250,000	\$250,000
Resulting from Dependent System Failure:	\$250,000	\$250,000	\$250,000	\$250,000
Cyber Extortion Loss:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Data Recovery Costs:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Liability Data & Network Liability:	фгоо ооо	T #4 000 000	<u> </u>	to 000 000
Data & Network Liability.	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Regulatory Defense & Penalties:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Payment Card Liabilities & Costs:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Media Liability:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
			•	
eCrime	¢250,000	\$250,000	\$250,000	\$250,000
Fraudulent Instruction: Funds Transfer Fraud:	\$250,000 \$250,000	\$250,000 \$250,000	\$250,000 \$250,000	\$250,000 \$250,000
Telephone Fraud:	\$250,000	\$250,000	\$250,000	\$250,000
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Criminal Reward		<u> </u>	T	
Criminal Reward:	\$50,000	\$50,000	\$50,000	\$50,000
RETENTIONS:	Option #1	Option #2	Option #3	Option #4
Breach Response	- pao	Space #2	- paon no	- Spilon #1
Legal, Forensic & Public	\$1,000;	\$1,000;	\$1,000;	\$1,000;
Relations/Crisis Mgmt:	\$500 for Legal	\$500 for Legal	\$500 for Legal	\$500 for Legal
Each Incident, Claim or Loss:	\$1,000	\$1,000	\$1,000	\$1,000
Retention for Cyber Extortion Loss:	\$1,000	\$1,000	\$1,000	\$1,000
PREMIUM:	\$632	\$977	\$1,092	\$1,725

Insurance Agents and Brokers with revenues between \$2,000,001 and \$3,000,000

LIMITS:	Option #1	Option #2	Option #3	Option #4			
Breach Response			_				
Notified Individuals:	50,000	50,000	100,000	100,000			
Legal, Forensic & Public Relations/Crisis Mgmt:	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000			
The Breach Response limits above	e are in addition	to the policy aggrega	ate limit of liability				
Policy Aggregate Limit of Liability:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000			
Additional Breach Response Limi							
Additional Breach Response Limit:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000			
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First Party Loss							
Business Interruption Loss:		T &	1 01 000				
Resulting from Security Breach:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000			
Resulting from System Failure:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000			
Dependent Business Loss:			1				
Resulting from Dependent Security Breach:	\$250,000	\$250,000	\$250,000	\$250,000			
Resulting from Dependent System Failure:	\$250,000	\$250,000	\$250,000	\$250,000			
Cyber Extortion Loss:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000			
Data Recovery Costs:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000			
Liability	фгоо ооо	T #4 000 000	¢4 000 000	to 000 000			
Data & Network Liability:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000			
Regulatory Defense & Penalties:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000			
Payment Card Liabilities & Costs:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000			
Media Liability:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000			
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eCrime	¢250 000	\$250,000	\$250,000	\$250,000			
Fraudulent Instruction: Funds Transfer Fraud:	\$250,000 \$250,000	\$250,000	\$250,000	\$250,000 \$250,000			
Telephone Fraud:	\$250,000	\$250,000	\$250,000	\$250,000			
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Criminal Reward							
Criminal Reward:	\$50,000	\$50,000	\$50,000	\$50,000			
RETENTIONS:	Option #1	Option #2	Option #3	Option #4			
Breach Response Legal, Forensic & Public	¢1 000·	\$1,000·	¢1 000:	¢1 000:			
Relations/Crisis Mgmt:	\$1,000; \$500 for Legal	\$1,000; \$500 for Legal	\$1,000; \$500 for Legal	\$1,000; \$500 for Legal			
Each Incident, Claim or Loss:	\$1,000	\$1,000	\$1,000	\$1,000			
Retention for Cyber Extortion Loss:	\$1,000	\$1,000	\$1,000	\$1,000			
PREMIUM:	\$862	\$1,092	\$1,265	\$2,530			

Insurance Agents and Brokers with revenues between \$3,000,001 and \$4,000,000

LIMITS:	Option #1	Option #2	Option #3	Option #4			
Breach Response							
Notified Individuals:	50,000	50,000	100,000	100,000			
Legal, Forensic & Public Relations/Crisis Mgmt:	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000			
The Breach Response limits above	e are in addition t	to the policy aggrega	te limit of liability				
Policy Aggregate Limit of Liability:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000			
Additional Breach Response Limi	t ·						
Additional Breach Response Limit:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000			
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First Party Loss							
Business Interruption Loss:	фгоо ооо	<u> </u>	#4 000 000	¢2 000 000			
Resulting from Security Breach:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000			
Resulting from System Failure:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000			
Dependent Business Loss:		<u> </u>					
Resulting from Dependent Security Breach:	\$250,000	\$250,000	\$250,000	\$250,000			
Resulting from Dependent System Failure:	\$250,000	\$250,000	\$250,000	\$250,000			
Cyber Extortion Loss:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000			
Data Recovery Costs:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000			
Liability Data & Network Liability:	фгоо ооо	\$4,000,000	¢4 000 000	¢0.000.000			
Data & Network Liability.	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000			
Regulatory Defense & Penalties:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000			
Payment Card Liabilities & Costs:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000			
Media Liability:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000			
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Fraudulent Instruction: Funds Transfer Fraud:	\$250,000	\$250,000	\$250,000 \$250,000	\$250,000 \$250,000			
Telephone Fraud:	\$250,000 \$250,000	\$250,000 \$250,000	\$250,000	\$250,000			
relephone Fraud.	φ250,000	φ250,000	φ250,000	\$250,000			
Criminal Reward							
Criminal Reward:	\$50,000	\$50,000	\$50,000	\$50,000			
DETENTIONS:	Ontion #1	Ontion #2	Ontion #2	Ontion #4			
RETENTIONS: Breach Response	Option #1	Option #2	Option #3	Option #4			
Legal, Forensic & Public	\$2,500; \$1,250	\$2,500; \$1,250 for	\$2,500; \$1,250	\$2,500; \$1,250			
Relations/Crisis Mgmt:	for Legal	Legal	for Legal	for Legal			
Each Incident, Claim or Loss:	\$2,500	\$2,500	\$2,500	\$2,500			
Retention for Cyber Extortion Loss:	\$1,000	\$1,000	\$1,000	\$1,000			
PREMIUM:	\$1,092	\$1,265	\$1,437	\$2,702			

Insurance Agents and Brokers with revenues between \$4,000,001 and \$5,000,000

LIMITS:	Option #1	Option #2	Option #3	Option #4
Breach Response	•			· ·
Notified Individuals:	50,000	100,000	150,000	100,000
Legal, Forensic & Public Relations/Crisis Mgmt:	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
The Breach Response limits above	e are in addition t	o the policy aggrega	te limit of liability	
Policy Aggregate Limit of Liability:	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000
Additional Breach Response Limi	•			
Additional Breach Response Limit:	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000
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First Party Loss				
Business Interruption Loss:		T 01 000 000		1 40 000 000
Resulting from Security Breach:	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000
Resulting from System Failure:	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000
Dependent Business Loss:				
Resulting from Dependent Security Breach:	\$250,000	\$250,000	\$250,000	\$250,000
Resulting from Dependent System Failure:	\$250,000	\$250,000	\$250,000	\$250,000
Cyber Extortion Loss:	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000
Data Recovery Costs:	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000
Liability Data & Network Liability:	¢4 000 000	<u> </u>	t4 000 000	to 000 000
Data & Network Liability:	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000
Regulatory Defense & Penalties:	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000
Payment Card Liabilities & Costs:	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000
Media Liability:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
eCrime	\$250,000	\$250,000	\$250,000	\$250,000
Fraudulent Instruction: Funds Transfer Fraud:	\$250,000 \$250,000	\$250,000 \$250,000	\$250,000 \$250,000	\$250,000 \$250,000
Telephone Fraud:	\$250,000	\$250,000	\$250,000	\$250,000
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Criminal Reward	T .		T .	T .
Criminal Reward:	\$50,000	\$50,000	\$50,000	\$50,000
RETENTIONS:	Option #1	Option #2	Option #3	Option #4
Breach Response				
Legal, Forensic & Public	\$2,500; \$1,250	\$2,500; \$1,250 for	\$2,500; \$1,250	\$2,500; \$1,250
Relations/Crisis Mgmt:	for Legal	Legal	for Legal	for Legal
Each Incident, Claim or Loss:	\$2,500	\$2,500	\$2,500	\$2,500
Retention for Cyber Extortion Loss:	\$1,000	\$1,000	\$1,000	\$1,000
PREMIUM:	\$1,380	\$1,552	\$1,725	\$3,105

Insurance Agents and Brokers with revenues between \$5,000,001 and \$6,000,000

LIMITS:	Option #1	Option #2	Option #3	Option #4			
Breach Response				_			
Notified Individuals:	100,000	250,000	100,000	250,000			
Legal, Forensic & Public Relations/Crisis Mgmt:	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000			
The Breach Response limits above	e are in addition t	to the policy aggrega	te limit of liability	•			
Policy Aggregate Limit of Liability:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
Additional Breach Response Limi							
Additional Breach Response Limit:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
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First Party Loss							
Business Interruption Loss:	M. 000 000	h		40.000.000			
Resulting from Security Breach:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
Resulting from System Failure:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
Dependent Business Loss:	L	I	L	_L			
Resulting from Dependent Security Breach:	\$250,000	\$250,000	\$250,000	\$250,000			
Resulting from Dependent System Failure:	\$250,000	\$250,000	\$250,000	\$250,000			
Cyber Extortion Loss:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
Data Recovery Costs:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
Liability	#4 000 000	# 4 000 000	#0.000.000	#0.000.000			
Data & Network Liability:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
Regulatory Defense & Penalties:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
Payment Card Liabilities & Costs:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
Media Liability:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
eCrime	#050 000	#050.000	#050 000	#050 000			
Fraudulent Instruction: Funds Transfer Fraud:	\$250,000 \$250,000	\$250,000 \$250,000	\$250,000 \$250,000	\$250,000 \$250,000			
Telephone Fraud:	\$250,000	\$250,000	\$250,000	\$250,000			
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Criminal Reward							
Criminal Reward:	\$50,000	\$50,000	\$50,000	\$50,000			
RETENTIONS:	Option #1	Option #2	Option #3	Option #4			
Breach Response	₱2 E00, ₱4 2E2	\$2.500, \$4.050 f==	¢2 €00, ¢4 250	₾ 2 E 00, ₾ 4 2 E 2			
Legal, Forensic & Public Relations/Crisis Mgmt:	\$2,500; \$1,250 for Legal	\$2,500; \$1,250 for Legal	\$2,500; \$1,250 for Legal	\$2,500; \$1,250 for Legal			
Each Incident, Claim or Loss:	\$2,500	\$2,500	\$2,500	\$2,500			
Retention for Cyber Extortion	\$1,000	\$1,000	\$1,000	\$1,000			
Loss:	. ,	, ,	. ,	. ,			
PREMIUM:	\$2,507	\$2,587	\$3,277	\$3,634			

Insurance Agents and Brokers with revenues between \$6,000,001 and \$7,000,000

LIMITS:	Option #1	Option #2	Option #3	Option #4		
Breach Response						
Notified Individuals:	100,000	250,000	100,000	250,000		
Legal, Forensic & Public Relations/Crisis Mgmt:	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000		
The Breach Response limits above	e are in addition t	to the policy aggrega	te limit of liability			
Policy Aggregate Limit of Liability:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000		
Additional Breach Response Limi	t ·					
Additional Breach Response Limit:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000		
		. , ,				
First Party Loss						
Business Interruption Loss:	¢4 000 000	<u> </u>	<u> </u>	¢2 000 000		
Resulting from Security Breach:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000		
Resulting from System Failure:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000		
Dependent Business Loss:		<u> </u>				
Resulting from Dependent Security Breach:	\$250,000	\$250,000	\$250,000	\$250,000		
Resulting from Dependent System Failure:	\$250,000	\$250,000	\$250,000	\$250,000		
Cyber Extortion Loss:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000		
Data Recovery Costs:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000		
Liability Data & Network Liability:	\$1,000,000	£4,000,000	¢2,000,000	¢2,000,000		
Data & Network Liability.	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000		
Regulatory Defense & Penalties:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000		
Payment Card Liabilities & Costs:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000		
Media Liability:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000		
•						
eCrime	#050 000	#050 00C	#050 000	#050 000		
Fraudulent Instruction:	\$250,000	\$250,000	\$250,000 \$250,000	\$250,000 \$250,000		
Funds Transfer Fraud: Telephone Fraud:	\$250,000 \$250,000	\$250,000 \$250,000	\$250,000	\$250,000		
relephone Fraud.	φ250,000	φ250,000	φ250,000	\$250,000		
Criminal Reward						
Criminal Reward:	\$50,000	\$50,000	\$50,000	\$50,000		
RETENTIONS:	Option #1	Option #2	Ontion #3	Ontion #4		
Breach Response	Option #1	Option #2	Option #3	Option #4		
Legal, Forensic & Public	\$2,500; \$1,250	\$2,500; \$1,250 for	\$2,500; \$1,250	\$2,500; \$1,250		
Relations/Crisis Mgmt:	for Legal	Legal	for Legal	for Legal		
Each Incident, Claim or Loss:	\$2,500	\$2,500	\$2,500	\$2,500		
Retention for Cyber Extortion Loss:	\$1,000	\$1,000	\$1,000	\$1,000		
PREMIUM:	\$3,001	\$3,329	\$3,766	\$4,203		

Insurance Agents and Brokers with revenues between \$7,000,001 and \$8,000,000

LIMITS:	Option #1	Option #2	Option #3	Option #4			
Breach Response							
Notified Individuals:	100,000	250,000	100,000	250,000			
Legal, Forensic & Public Relations/Crisis Mgmt:	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000			
The Breach Response limits above	e are in addition t	to the policy aggrega	te limit of liability	<u></u>			
Policy Aggregate Limit of Liability:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
Additional Breach Response Limi							
Additional Breach Response Limit:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
Additional Broadin Rosponics Emilia	ψί,ουυ,ουυ	ψ1,000,000	Ψ2,000,000	ψ2,000,000			
First Party Loss							
Business Interruption Loss:		10,000		1 40 000 000			
Resulting from Security Breach:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
Resulting from System Failure:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
Dependent Business Loss:							
Resulting from Dependent Security Breach:	\$250,000	\$250,000	\$250,000	\$250,000			
Resulting from Dependent System Failure:	\$250,000	\$250,000	\$250,000	\$250,000			
Cyber Extortion Loss:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
Data Recovery Costs:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
Liability Data & Network Liability:	¢4 000 000	<u> </u>	¢0.000.000	to 000 000			
Data & Network Liability.	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
Regulatory Defense & Penalties:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
Payment Card Liabilities & Costs:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
Media Liability:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
eCrime Fraudulent Instruction:	\$250,000	\$250,000	\$250,000	\$250,000			
Fraudulent Instruction: Funds Transfer Fraud:	\$250,000	\$250,000 \$250,000	\$250,000 \$250,000	\$250,000 \$250,000			
Telephone Fraud:	\$250,000	\$250,000	\$250,000	\$250,000			
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Criminal Reward	·						
Criminal Reward:	\$50,000	\$50,000	\$50,000	\$50,000			
RETENTIONS:	Option #1	Option #2	Option #3	Option #4			
Breach Response	- CPHOILE	- Option #2	Spiloti #0	Эрион ит			
Legal, Forensic & Public	\$2,500; \$1,250	\$2,500; \$1,250 for	\$2,500; \$1,250	\$2,500; \$1,250			
Relations/Crisis Mgmt:	for Legal	Legal	for Legal	for Legal			
Each Incident, Claim or Loss:	\$2,500	\$2,500	\$2,500	\$2,500			
Retention for Cyber Extortion Loss:	\$1,000	\$1,000	\$1,000	\$1,000			
PREMIUM:	\$3,369	\$3,766	\$4,203	\$4,697			

Insurance Agents and Brokers with revenues between \$8,000,001 and \$9,000,000

LIMITS:	Option #1	Option #2	Option #3	Option #4			
Breach Response							
Notified Individuals:	100,000	250,000	100,000	250,000			
Legal, Forensic & Public Relations/Crisis Mgmt:	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000			
The Breach Response limits above	e are in addition t	to the policy aggrega	te limit of liability	<u> </u>			
Policy Aggregate Limit of Liability:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
Additional Breach Response Limi	•						
Additional Breach Response Limit:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
Additional Broadin Rosponics Emilia	ψί,ουυ,ουυ	ψ1,000,000	Ψ2,000,000	ψ2,000,000			
First Party Loss							
Business Interruption Loss:		10,000		1 40 000 000			
Resulting from Security Breach:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
Resulting from System Failure:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
Dependent Business Loss:							
Resulting from Dependent Security Breach:	\$250,000	\$250,000	\$250,000	\$250,000			
Resulting from Dependent System Failure:	\$250,000	\$250,000	\$250,000	\$250,000			
Cyber Extortion Loss:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
Data Recovery Costs:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
Liability Data & Network Liability:	\$1,000,000	¢1 000 000	\$2,000,000	\$2,000,000			
Data & Network Liability.	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
Regulatory Defense & Penalties:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
Payment Card Liabilities & Costs:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
Media Liability:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000			
- Octobra							
eCrime Fraudulent Instruction:	\$250,000	\$250,000	\$250,000	\$250,000			
Fraudulent Instruction: Funds Transfer Fraud:	\$250,000	\$250,000 \$250,000	\$250,000 \$250,000	\$250,000 \$250,000			
Telephone Fraud:	\$250,000	\$250,000	\$250,000	\$250,000			
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Criminal Reward	·		T				
Criminal Reward:	\$50,000	\$50,000	\$50,000	\$50,000			
RETENTIONS:	Option #1	Option #2	Option #3	Option #4			
Breach Response							
Legal, Forensic & Public	\$2,500; \$1,250	\$2,500; \$1,250 for	\$2,500; \$1,250	\$2,500; \$1,250			
Relations/Crisis Mgmt:	for Legal	Legal	for Legal	for Legal			
Each Incident, Claim or Loss:	\$2,500	\$2,500	\$2,500	\$2,500			
Retention for Cyber Extortion Loss:	\$1,000	\$1,000	\$1,000	\$1,000			
PREMIUM:	\$3,726	\$4,151	\$4,600	\$5,203			

Agents and Brokers with revenues between \$9,000,001 and \$10,000,000

Description	Agents and Brokers with revent	· · · · · · · · · · · · · · · · · · ·			T		
Notified Individuals:		Option #1	Option #2	Option #3	Option #4		
Legal, Forensic & Public S1,000,000 S1,000,000 S1,000,000 S1,000,000 S1,000,000 S1,000,000 S1,000,000 S1,000,000 S1,000,000 S2,000,000 S2		1		1	T		
Relations/Crisis Mgmt: St.000,000 St.0	Notified Individuals:	100,000	250,000	100,000	250,000		
Resulting from Dependent System S250,000		\$1,000,000	\$1,000,000	\$1,000,000	\$1am,000,000		
Resulting from Dependent System S250,000	The Breach Response limits above	e are in addition t	to the policy aggrega	te limit of liability	· I		
Additional Breach Response Limit: Additional Breach Response Limit: \$1,000,000 \$2,000,000 \$2,000,000 First Party Loss Business Interruption Loss: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Resulting from Security Breach: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Dependent Business Loss: Resulting from Dependent \$250,000 \$250,000 \$250,000 \$250,000 Resulting from Dependent System Security Breach: \$250,000 \$250,000 \$250,000 \$250,000 Resulting from Dependent System Security Breach: \$250,000 \$250,000 \$250,000 \$250,000 Cyber Extortion Loss: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 \$2,000,000 Liability Data & Network Liability: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 \$2,000,000 Regulatory Defense & Penalties: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 \$2,000,000 <td< td=""><td></td><td></td><td></td><td>•</td><td></td></td<>				•			
Additional Breach Response Limit: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000	Liability:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000		
Additional Breach Response Limit: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000							
First Party Loss Business Interruption Loss: Resulting from Security Breach: \$1,000,000 \$1,000,000 \$2,000,000			Γ	T 4	T 4		
Business Interruption Loss: Resulting from Security Breach: \$1,000,000 \$1,000,000 \$2,0	Additional Breach Response Limit:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000		
Business Interruption Loss: Resulting from Security Breach: \$1,000,000 \$1,000,000 \$2,0	First Party Land						
Resulting from Security Breach: \$1,000,000 \$1,000,000 \$2,000,000							
Resulting from System Failure: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000		¢1 000 000	¢1 000 000	\$2,000,000	\$2,000,000		
Dependent Business Loss: Resulting from Dependent \$250,000	Resulting from Security Breach.	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000		
Dependent Business Loss: Resulting from Dependent \$250,000	Resulting from System Failure:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000		
Resulting from Dependent Security Breach: \$250,000 \$250,000 \$250,000 \$250,000 Resulting from Dependent System Failure: \$250,000 \$250,000 \$250,000 \$250,000 Cyber Extortion Loss: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Data Recovery Costs: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Liability Data & Network Liability: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Regulatory Defense & Penalties: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Payment Card Liabilities & Costs: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Media Liability: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 eCrime **Fraudulent Instruction: \$250,000 \$250,000 \$250,000 Funds Transfer Fraud: \$250,000 \$250,000 \$250,000 \$250,000 Telephone Fraud: \$250,000 \$250,000 \$250,000 \$250,000 Criminal Reward: \$50,000 \$50,000 \$50,000 \$	rtodalang nom dydlom r allaro.	Ψ1,000,000	ψ1,000,000	φ2,000,000	φ2,000,000		
Resulting from Dependent Security Breach: \$250,000 \$250,000 \$250,000 \$250,000 Resulting from Dependent System Failure: \$250,000 \$250,000 \$250,000 \$250,000 Cyber Extortion Loss: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Data Recovery Costs: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Liability Data & Network Liability: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Regulatory Defense & Penalties: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Payment Card Liabilities & Costs: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Media Liability: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 eCrime **Fraudulent Instruction: \$250,000 \$250,000 \$250,000 Funds Transfer Fraud: \$250,000 \$250,000 \$250,000 \$250,000 Telephone Fraud: \$250,000 \$250,000 \$250,000 \$250,000 Criminal Reward: \$50,000 \$50,000 \$50,000 \$	Dependent Business Loss:	l					
Resulting from Dependent System \$250,000 \$250,000 \$250,000 \$250,000 \$250,000		\$250,000	\$250.000	\$250,000	\$250.000		
Failure: Cyber Extortion Loss: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Data Recovery Costs: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Liability Data & Network Liability: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Regulatory Defense & Penalties: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Payment Card Liabilities & Costs: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Media Liability: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Praudulent Instruction: \$250,000 \$250,000 \$250,000 \$250,000 Fraudulent Instruction: \$250,000 \$250,000 \$250,000 \$250,000 Fraudulent Instruction: \$250,000 \$250,000 \$250,000 \$250,000 Fraudulent Instruction: \$250,000 \$250,000 \$250,000 \$250,000 Funds Transfer Fraud: \$250,000 \$250,000 \$250,000 \$250,000 Criminal Reward \$50,000 \$50,000 \$50,000		, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, , , , , , , ,		, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
Failure: Cyber Extortion Loss: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Data Recovery Costs: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Liability Data & Network Liability: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Regulatory Defense & Penalties: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Payment Card Liabilities & Costs: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Media Liability: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Praudulent Instruction: \$250,000 \$250,000 \$250,000 \$250,000 Fraudulent Instruction: \$250,000 \$250,000 \$250,000 \$250,000 Fraudulent Instruction: \$250,000 \$250,000 \$250,000 \$250,000 Fraudulent Instruction: \$250,000 \$250,000 \$250,000 \$250,000 Funds Transfer Fraud: \$250,000 \$250,000 \$250,000 \$250,000 Criminal Reward \$50,000 \$50,000 \$50,000	-						
Cyber Extortion Loss: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Data Recovery Costs: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Liability Data & Network Liability: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Regulatory Defense & Penalties: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Payment Card Liabilities & Costs: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Media Liability: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Media Liability: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 ECrime Fraudulent Instruction: \$250,000 \$250,000 \$250,000 \$250,000 Funds Transfer Fraud: \$250,000 \$250,000 \$250,000 \$250,000 Telephone Fraud: \$250,000 \$250,000 \$250,000 Criminal Reward Criminal Reward Criminal Reward: \$50,000 \$50,000 \$50,000 \$50,000 RETENTIONS: Option #1 Option #2 Option #3 Option #4 Breach Response Legal, Forensic & Public Relations/Crisis Mgmt: for Legal for Legal for Legal Each Incident, Claim or Loss: \$2,500 \$2,500 \$2,500 Retention for Cyber Extortion \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 S1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000 \$1,000		\$250,000	\$250,000	\$250,000	\$250,000		
Data Recovery Costs: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000	Failure:						
Data Recovery Costs: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000							
Liability Data & Network Liability: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Regulatory Defense & Penalties: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Payment Card Liabilities & Costs: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Media Liability: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 eCrime Fraudulent Instruction: \$250,000 \$250,000 \$250,000 \$250,000 Funds Transfer Fraud: \$250,000 \$250,000 \$250,000 \$250,000 Telephone Fraud: \$250,000 \$250,000 \$250,000 \$250,000 Criminal Reward Criminal Reward: \$50,000 \$50,000 \$50,000 \$50,000 RETENTIONS: Option #1 Option #2 Option #3 Option #4 Breach Response Legal, Forensic & Public \$2,500; \$1,250 \$2,500; \$1,250 for Legal \$2,500; \$1,250 for Legal \$2,500; \$1,250 for Legal \$2,500 \$2,500 \$2,500 \$2,50	Cyber Extortion Loss:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000		
Liability Data & Network Liability: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Regulatory Defense & Penalties: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Payment Card Liabilities & Costs: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 Media Liability: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 eCrime Fraudulent Instruction: \$250,000 \$250,000 \$250,000 \$250,000 Funds Transfer Fraud: \$250,000 \$250,000 \$250,000 \$250,000 Telephone Fraud: \$250,000 \$250,000 \$250,000 \$250,000 Criminal Reward Criminal Reward: \$50,000 \$50,000 \$50,000 \$50,000 RETENTIONS: Option #1 Option #2 Option #3 Option #4 Breach Response Legal, Forensic & Public \$2,500; \$1,250 \$2,500; \$1,250 for Legal \$2,500; \$1,250 for Legal \$2,500; \$1,250 for Legal \$2,500 \$2,500 \$2,500 \$2,50	Data Dagayani Casta	#4 000 000	£4 000 000	# 0.000.000	¢0.000.000		
Data & Network Liability: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000	Data Recovery Costs:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000		
Data & Network Liability: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000	Liability						
Regulatory Defense & Penalties: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000		\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000		
Payment Card Liabilities & Costs: \$1,000,000 \$1,000,000 \$2,000,000	Data & Network Liability.	ψ1,000,000	ψ1,000,000	Ψ2,000,000	Ψ2,000,000		
Payment Card Liabilities & Costs: \$1,000,000 \$1,000,000 \$2,000,000	Regulatory Defense & Penalties:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000		
Media Liability: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 eCrime Fraudulent Instruction: \$250,000 \$250,000 \$250,000 \$250,000 Funds Transfer Fraud: \$250,000 \$250,000 \$250,000 \$250,000 Telephone Fraud: \$250,000 \$250,000 \$250,000 \$250,000 Criminal Reward Criminal Reward: \$50,000 \$50,000 \$50,000 \$50,000 RETENTIONS: Option #1 Option #2 Option #3 Option #4 Breach Response Legal, Forensic & Public Relations/Crisis Mgmt: \$2,500; \$1,250 \$2,500; \$1,250 for Legal \$2,500; \$1,250 for Legal \$2,500; \$1,250 for Legal \$2,500; \$1,250 for Legal \$2,500		41,000,000	4 1,000,000	+ =,:::,:::	4 =,000,000		
Media Liability: \$1,000,000 \$1,000,000 \$2,000,000 \$2,000,000 eCrime Fraudulent Instruction: \$250,000 \$250,000 \$250,000 \$250,000 Funds Transfer Fraud: \$250,000 \$250,000 \$250,000 \$250,000 Telephone Fraud: \$250,000 \$250,000 \$250,000 \$250,000 Criminal Reward Criminal Reward: \$50,000 \$50,000 \$50,000 \$50,000 RETENTIONS: Option #1 Option #2 Option #3 Option #4 Breach Response Legal, Forensic & Public Relations/Crisis Mgmt: \$2,500; \$1,250 \$2,500; \$1,250 for Legal \$2,500; \$1,250 for Legal \$2,500; \$1,250 for Legal \$2,500; \$1,250 for Legal \$2,500	Payment Card Liabilities & Costs:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000		
eCrime Fraudulent Instruction: \$250,000 \$250,000 \$250,000 Funds Transfer Fraud: \$250,000 \$250,000 \$250,000 Telephone Fraud: \$250,000 \$250,000 \$250,000 Criminal Reward Criminal Reward: \$50,000 \$50,000 \$50,000 RETENTIONS: Option #1 Option #2 Option #3 Option #4 Breach Response Legal, Forensic & Public Relations/Crisis Mgmt: \$2,500; \$1,250 \$2,500; \$1,250 for Legal for Legal for Legal \$2,500; \$1,250 for Legal for Legal \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$1,000	-						
Fraudulent Instruction: \$250,000 \$250,000 \$250,000 Funds Transfer Fraud: \$250,000 \$250,000 \$250,000 Telephone Fraud: \$250,000 \$250,000 \$250,000 Criminal Reward Criminal Reward: \$50,000 \$50,000 \$50,000 RETENTIONS: Option #1 Option #2 Option #3 Option #4 Breach Response Legal, Forensic & Public Relations/Crisis Mgmt: \$2,500; \$1,250 \$2,500; \$1,250 for Legal \$2,500; \$1,250 for Legal \$2,500; \$1,250 for Legal \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$1,000	Media Liability:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000		
Fraudulent Instruction: \$250,000 \$250,000 \$250,000 Funds Transfer Fraud: \$250,000 \$250,000 \$250,000 Telephone Fraud: \$250,000 \$250,000 \$250,000 Criminal Reward Criminal Reward: \$50,000 \$50,000 \$50,000 RETENTIONS: Option #1 Option #2 Option #3 Option #4 Breach Response Legal, Forensic & Public Relations/Crisis Mgmt: \$2,500; \$1,250 \$2,500; \$1,250 for Legal \$2,500; \$1,250 for Legal \$2,500; \$1,250 for Legal \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$1,000							
Funds Transfer Fraud: \$250,000 \$250,000 \$250,000 Telephone Fraud: \$250,000 \$250,000 \$250,000 Criminal Reward Criminal Reward: \$50,000 \$50,000 \$50,000 RETENTIONS: Option #1 Option #2 Option #3 Option #4 Breach Response Legal, Forensic & Public Relations/Crisis Mgmt: \$2,500; \$1,250 \$2,500; \$1,250 for Legal \$2,500; \$1,250 for Legal \$2,500; \$1,250 for Legal \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$1,000		T 4	Γ	T 4	T 4		
Criminal Reward \$250,000 \$250,000 \$250,000 Criminal Reward: \$50,000 \$50,000 \$50,000 RETENTIONS: Option #1 Option #2 Option #3 Option #4 Breach Response Legal, Forensic & Public Relations/Crisis Mgmt: \$2,500; \$1,250 for Legal for Legal for Legal for Legal \$2,500; \$1,250 for Legal for Legal for Legal for Legal for Legal Each Incident, Claim or Loss: \$2,500 \$2,500 \$2,500 Retention for Cyber Extortion Loss: \$1,000 \$1,000 \$1,000							
Criminal Reward Criminal Reward: \$50,000 \$50,000 \$50,000 RETENTIONS: Option #1 Option #2 Option #3 Option #4 Breach Response Legal, Forensic & Public Relations/Crisis Mgmt: \$2,500; \$1,250 \$2,500; \$1,250 for Legal \$2,500; \$1,250 for Legal \$2,500; \$1,250 for Legal \$2,500; \$1,250 for Legal \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$1,000 <td></td> <td></td> <td>·</td> <td></td> <td></td>			·				
Criminal Reward: \$50,000 \$50,000 \$50,000 RETENTIONS: Option #1 Option #2 Option #3 Option #4 Breach Response Legal, Forensic & Public Relations/Crisis Mgmt: \$2,500; \$1,250 for Legal \$2,500; \$1,250 for Legal \$2,500; \$1,250 for Legal \$2,500; \$1,250 for Legal \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$1,000 <td>Telephone Fraud:</td> <td>\$250,000</td> <td>\$250,000</td> <td>\$250,000</td> <td>\$250,000</td>	Telephone Fraud:	\$250,000	\$250,000	\$250,000	\$250,000		
Criminal Reward: \$50,000 \$50,000 \$50,000 RETENTIONS: Option #1 Option #2 Option #3 Option #4 Breach Response Legal, Forensic & Public Relations/Crisis Mgmt: \$2,500; \$1,250 for Legal \$2,500; \$1,250 for Legal \$2,500; \$1,250 for Legal \$2,500; \$1,250 for Legal \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$1,000 <td colspan="7">Orienta di Barrandi</td>	Orienta di Barrandi						
RETENTIONS: Option #1 Option #2 Option #3 Option #4 Breach Response Legal, Forensic & Public Relations/Crisis Mgmt: \$2,500; \$1,250 for Legal \$2,500; \$1,250 for Legal \$2,500; \$1,250 for Legal \$2,500; \$1,250 for Legal \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$1,000 <td></td> <td>¢50,000</td> <td>\$50,000</td> <td>\$50,000</td> <td>\$50,000</td>		¢50,000	\$50,000	\$50,000	\$50,000		
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Breach Response Legal, Forensic & Public Relations/Crisis Mgmt: \$2,500; \$1,250 for Legal \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$1,000 <td>RETENTIONS:</td> <td>Option #1</td> <td>Option #2</td> <td>Option #3</td> <td>Option #4</td>	RETENTIONS:	Option #1	Option #2	Option #3	Option #4		
Legal, Forensic & Public \$2,500; \$1,250 \$2,500; \$1,250 for Legal \$2,500 \$2,		Option #1	Option #2	Option #0	Эрион #4		
Relations/Crisis Mgmt: for Legal Legal for Legal Each Incident, Claim or Loss: \$2,500 \$2,500 \$2,500 Retention for Cyber Extortion Loss: \$1,000 \$1,000 \$1,000		\$2 500: \$1 250	\$2 500: \$1 250 for	\$2,500: \$1,250	\$2 500: \$1 250		
Each Incident, Claim or Loss: \$2,500 \$2,500 \$2,500 Retention for Cyber Extortion Loss: \$1,000 \$1,000 \$1,000							
Retention for Cyber Extortion \$1,000 \$1,000 \$1,000 \$1,000							
Loss:	•						
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PREMIUM: \$3,823 \$4,203 \$4,807 \$5,462							
	PREMIUM:	\$3,823	\$4,203	\$4,807	\$5,462		

NOTIFIED INDIVIDUALS THRESHOLD: 100 Notified Individuals

WAITING PERIOD: 8 Hours

POLICY FORM: Beazley Breach Response (F00653 112017 ed.) with BBR Information Pack

RETROACTIVE DATE: Beazley Breach Response form (F00653 112017 ed.) is full prior acts. If the Insured has experienced a claim/incident, this must be referred to Beazley for review to determine whether or not Full Prior Acts will be offered or coverage will be written on a retro date inception basis. If it's determined that Full Prior Acts will be offered, a scheduled claims exclusion will be added to the policy (refer to endorsement section).

INSURER: Syndicate 3623 at Lloyd's (non admitted)

ENDORSEMENTS: Standard endorsements will include the below plus any applicable surplus lines notices required by state.

- 1. E10595 112017 ed Asbestos, Pollution, and Contamination Exclusion Endorsement
- 2. E10596 112017 ed. Choice of Law and Service of Suit (Choice of Law: New York)
- 3. Lloyd's Security Schedule
- 4. NMA1256 Nuclear Incident Exclusion Clause-Liability-Direct (Broad) (U.S.A)
- 5. E06928 042015 ed. Policy Disclosure Notice of Terrorism Insurance Coverage
- 6. NMA1477 Radioactive Contamination Exclusion Clause-Liability-Direct (U.S.A)
- 7. E02804 032011 ed. Sanction Limitation and Exclusion Clause
- 8. E10602 112017 ed. War and Civil War Exclusion
- E13038 062019 ed. Reputation Loss (replaces E06798 112017 ed. Consequential Reputational Loss) Limit: To Match Elected Limit
 - Retention: To Match Elected Retention
- 10. BSLMUNMA2868 Lloyd's Certificate
- 11. E12698 022019 ed. Amend Other Insurance Clause Primary With Respect To Breach Response Services and First Party Loss
- 12. E06956 112017 Amend Breach Response Services Threshold
- 13. E11065 012018 Amend Other Insurance Clause (fill in: Insurance agents and brokers errors and omissions)
- 14. E10944 032019 Post Breach Remedial Services Endorsement
- 15. E06799 112017 Amend Definition of Fraudulent Instruction
- 16. E11294 032018 Amend Data Recovery Costs
- 17. E11122 012018 Cap on Losses Arising Out of Certified Acts of Terrorism
- 18. E11290 032018 ed. GDPR Cyber Endorsement
- 19. E12604 012019 ed. Amend Definition of Data
- 20. E11848 072018 ed. Invoice Manipulation Coverage

Sub Limit: \$50,000

Retention: To Match Elected Retention

- 21. E11783 072018 Computer Hardware Replacement Cost (aka bricking)
 - Sub limit: To Match Elected Limit
- 22. E10675 012019 ed. Contingent Bodily Injury with Sublimit Endorsement

Sub Limit \$250,000

- 23. E12968 052019 ed. Crypto Jacking Endorsement Sub Limit: To Match Elected Limit
- 24. E14809 042021 ed. Amendatory Endorsement IIA Program: Fraudulent Instruction
- 25. E12961 042020 ed. Amend Definition of Computer Systems
- 26. E13372 092019 ed. State Consumer Privacy Statutes Endorsement
- 27. E12967 052019 ed. Voluntary Shutdown Coverage
- 28. E12937 062019 ed. Amend Definition of Media Liability
- 29. E06048112017 Scheduled Claims Exclusion: Fill In: any reliance on or failure to rely upon Media Material (as defined under the definition of Media Material) provided in conjunction with providing Professional Services. For purposes of this Endorsement, Professional Services means services performed for others by or on behalf of the Insured Organization.
 - 30. E15626012023-War and Cyber War Exclusion
 - 31. E15627012023- First Party Loss Exclusion Amendatory Endorsement
 - 32. E15628012023- Catastrophic First Party Loss Amendatory Endorsement

SUBMISSION REQUIREMENTS: Standard BBR application to be completed for risks >\$10,000,000 revenues; IIA application will be accepted for risks up to \$10,000,000 revenues for options as referenced in herein Program pricing does not apply for risks >\$10,000,000 revenues For risks in \$5,000,001 - \$10,000,000 revenue bands: If additional limit options are requested beyond what is offered through the program, we will require a full Beazley Breach Response application prior to quoting. The IIA application will not be a valid application for limits outside of this program. **RISK CONTROLS:** 1) Multi-factor authentication enforced for remote access and for email accessed through a web app on a non-corporate device 2) All devices are protected with anti-virus, anti-malware, and/or endpoint protection software; and 3) Critical data is regularly backed up.