

**Insurance Agent and Brokers with up to \$1,000,000 in revenues (8-1-2021)**

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

<b>LIMITS:</b>	<b>Option #1</b>	<b>Option #2</b>	<b>Option #3</b>	<b>Option #4</b>
<b>Breach Response</b>				
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
<b>The Breach Response limits above are in addition to the policy aggregate limit of liability</b>				
<b>Policy Aggregate Limit of Liability:</b>	\$250,000	\$500,000	\$1,000,000	\$2,000,000
<b>Additional Breach Response Limit</b>				
Additional Breach Response Limit:	\$250,000	\$500,000	\$1,000,000	\$2,000,000
<b>First Party Loss</b>				
<b>Business Interruption Loss:</b>				
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
<b>Dependent Business Loss:</b>				
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
<b>Liability</b>				
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
<b>eCrime</b>				
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
<b>Criminal Reward</b>				
Criminal Reward:	\$50,000	\$50,000	\$50,000	\$50,000
<b>RETENTIONS:</b>				
	<b>Option #1</b>	<b>Option #2</b>	<b>Option #3</b>	<b>Option #4</b>
<b>Breach Response</b>				
Legal, Forensic & Public 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
<b>PREMIUM:</b>	<b>\$287.00</b>	<b>\$575.00</b>	<b>\$862.00</b>	<b>\$1,437.00</b>
<b>Surplus Lines Tax</b>	<b>8.61</b>	<b>17.25</b>	<b>25.86</b>	<b>43.11</b>
<b>TOTAL</b>	<b>\$295.61</b>	<b>\$592.25</b>	<b>\$887.86</b>	<b>\$1,480.11</b>

**Insurance Agents and Brokers with revenues between \$1,000,001 and \$2,000,000 (8-1-2021)**

<b>LIMITS:</b>	<b>Option #1</b>	<b>Option #2</b>	<b>Option #3</b>	<b>Option #4</b>
<b>Breach Response</b>				
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
<b>The Breach Response limits above are in addition to the policy aggregate limit of liability</b>				
<b>Policy Aggregate Limit of Liability:</b>	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
<b>Additional Breach Response Limit</b>				
Additional Breach Response Limit:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
<b>First Party Loss</b>				
<b>Business Interruption Loss:</b>				
<i>Resulting from Security Breach:</i>	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
<i>Resulting from System Failure:</i>	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
<b>Dependent Business Loss:</b>				
<i>Resulting from Dependent Security Breach:</i>	\$250,000	\$250,000	\$250,000	\$250,000
<i>Resulting from Dependent System Failure:</i>	\$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
<b>Liability</b>				
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
<b>eCrime</b>				
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
<b>Criminal Reward</b>				
Criminal Reward:	\$50,000	\$50,000	\$50,000	\$50,000
<b>RETENTIONS:</b>	<b>Option #1</b>	<b>Option #2</b>	<b>Option #3</b>	<b>Option #4</b>
<b>Breach Response</b>				
Legal, Forensic & Public 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
<b>PREMIUM:</b>	<b>\$632.00</b>	<b>\$977.00</b>	<b>\$1,092.00</b>	<b>\$1,725.00</b>
<b>Surplus Lines Tax</b>	<b>18.96</b>	<b>29.31</b>	<b>32.76</b>	<b>51.75</b>
<b>TOTAL</b>	<b>\$650.96</b>	<b>\$1006.31</b>	<b>\$1,124.76</b>	<b>\$1,776.75</b>

**Insurance Agents and Brokers with revenues between \$2,000,001 and \$3,000,000 (8-1-2021)**

<b>LIMITS:</b>	<b>Option #1</b>	<b>Option #2</b>	<b>Option #3</b>	<b>Option #4</b>
<b>Breach Response</b>				
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
<b>The Breach Response limits above are in addition to the policy aggregate limit of liability</b>				
<b>Policy Aggregate Limit of Liability:</b>	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
<b>Additional Breach Response Limit</b>				
Additional Breach Response Limit:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
<b>First Party Loss</b>				
<b>Business Interruption Loss:</b>				
<i>Resulting from Security Breach:</i>	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
<i>Resulting from System Failure:</i>	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
<b>Dependent Business Loss:</b>				
<i>Resulting from Dependent Security Breach:</i>	\$250,000	\$250,000	\$250,000	\$250,000
<i>Resulting from Dependent System Failure:</i>	\$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
<b>Liability</b>				
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
<b>eCrime</b>				
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
<b>Criminal Reward</b>				
Criminal Reward:	\$50,000	\$50,000	\$50,000	\$50,000
<b>RETENTIONS:</b>	<b>Option #1</b>	<b>Option #2</b>	<b>Option #3</b>	<b>Option #4</b>
<b>Breach Response</b>				
Legal, Forensic & Public 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
<b>PREMIUM:</b>	<b>\$862.00</b>	<b>\$1,092.00</b>	<b>\$1,265.00</b>	<b>\$2,530.00</b>
<b>Surplus Lines Tax</b>	<b>25.86</b>	<b>32.76</b>	<b>37.95</b>	<b>75.90</b>
<b>TOTAL</b>	<b>\$887.86</b>	<b>\$1,124.76</b>	<b>\$1,302.95</b>	<b>\$2,605.90</b>

**Insurance Agents and Brokers with revenues between \$3,000,001 and \$4,000,000 (8-1-2021)**

<b>LIMITS:</b>	<b>Option #1</b>	<b>Option #2</b>	<b>Option #3</b>	<b>Option #4</b>
<b>Breach Response</b>				
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
<b>The Breach Response limits above are in addition to the policy aggregate limit of liability</b>				
<b>Policy Aggregate Limit of Liability:</b>	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
<b>Additional Breach Response Limit</b>				
Additional Breach Response Limit:	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
<b>First Party Loss</b>				
<b>Business Interruption Loss:</b>				
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
<b>Dependent Business Loss:</b>				
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
<b>Liability</b>				
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
<b>eCrime</b>				
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
<b>Criminal Reward</b>				
Criminal Reward:	\$50,000	\$50,000	\$50,000	\$50,000
<b>RETENTIONS:</b>				
	<b>Option #1</b>	<b>Option #2</b>	<b>Option #3</b>	<b>Option #4</b>
<b>Breach Response</b>				
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 Loss:	\$1,000	\$1,000	\$1,000	\$1,000
<b>PREMIUM:</b>	<b>\$1,092.00</b>	<b>\$1,265.00</b>	<b>\$1,437.00</b>	<b>\$2,702.00</b>
<b>Surplus Lines Tax</b>	<b>32.76</b>	<b>37.95</b>	<b>43.11</b>	<b>81.09</b>
<b>TOTAL</b>	<b>\$1,124.76</b>	<b>\$1,302.95</b>	<b>\$1,480.11</b>	<b>\$2,783.09</b>

**Insurance Agents and Brokers with revenues between \$4,000,001 and \$5,000,000 (8-1-2021)**

<b>LIMITS:</b>	<b>Option #1</b>	<b>Option #2</b>	<b>Option #3</b>	<b>Option #4</b>
<b>Breach Response</b>				
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
<b>The Breach Response limits above are in addition to the policy aggregate limit of liability</b>				
<b>Policy Aggregate Limit of Liability:</b>	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000
<b>Additional Breach Response Limit</b>				
Additional Breach Response Limit:	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000
<b>First Party Loss</b>				
<b>Business Interruption Loss:</b>				
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
<b>Dependent Business Loss:</b>				
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
<b>Liability</b>				
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
<b>eCrime</b>				
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
<b>Criminal Reward</b>				
Criminal Reward:	\$50,000	\$50,000	\$50,000	\$50,000
<b>RETENTIONS:</b>				
	<b>Option #1</b>	<b>Option #2</b>	<b>Option #3</b>	<b>Option #4</b>
<b>Breach Response</b>				
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 Loss:	\$1,000	\$1,000	\$1,000	\$1,000
<b>PREMIUM:</b>	<b>\$1,380.00</b>	<b>\$1,552.00</b>	<b>\$1,725.00</b>	<b>\$3,105.00</b>
<b>Surplus Lines Tax</b>	<b>41.40</b>	<b>46.56</b>	<b>51.75</b>	<b>93.15</b>
<b>TOTAL</b>	<b>\$1,421.40</b>	<b>\$1,598.56</b>	<b>\$1,776.75</b>	<b>\$3,198.15</b>

**Insurance Agents and Brokers with revenues between \$5,000,001 and \$6,000,000 (8-1-2021)**

<b>LIMITS:</b>	<b>Option #1</b>	<b>Option #2</b>	<b>Option #3</b>	<b>Option #4</b>
<b>Breach Response</b>				
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
<b>The Breach Response limits above are in addition to the policy aggregate limit of liability</b>				
<b>Policy Aggregate Limit of Liability:</b>	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
<b>Additional Breach Response Limit</b>				
Additional Breach Response Limit:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
<b>First Party Loss</b>				
<b>Business Interruption Loss:</b>				
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
<b>Dependent Business Loss:</b>				
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
<b>Liability</b>				
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
<b>eCrime</b>				
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
<b>Criminal Reward</b>				
Criminal Reward:	\$50,000	\$50,000	\$50,000	\$50,000
<b>RETENTIONS:</b>				
	<b>Option #1</b>	<b>Option #2</b>	<b>Option #3</b>	<b>Option #4</b>
<b>Breach Response</b>				
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 Loss:	\$1,000	\$1,000	\$1,000	\$1,000
<b>PREMIUM:</b>	<b>\$2.507.00</b>	<b>\$2.587.00</b>	<b>\$3.277.00</b>	<b>\$3.634.00</b>
<b>Surplus Lines Tax</b>	<b>75.21</b>	<b>77.61</b>	<b>98.31</b>	<b>109.02</b>
<b>TOTAL</b>	<b>\$2.582.21</b>	<b>\$2.664.61</b>	<b>\$3.375.31</b>	<b>\$3.743.02</b>

**Insurance Agents and Brokers with revenues between \$6,000,001 and \$7,000,000 (8-1-2021)**

<b>LIMITS:</b>	<b>Option #1</b>	<b>Option #2</b>	<b>Option #3</b>	<b>Option #4</b>
<b>Breach Response</b>				
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
<b>The Breach Response limits above are in addition to the policy aggregate limit of liability</b>				
<b>Policy Aggregate Limit of Liability:</b>	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
<b>Additional Breach Response Limit</b>				
Additional Breach Response Limit:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
<b>First Party Loss</b>				
<b>Business Interruption Loss:</b>				
<i>Resulting from Security Breach:</i>	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
<i>Resulting from System Failure:</i>	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
<b>Dependent Business Loss:</b>				
<i>Resulting from Dependent Security Breach:</i>	\$250,000	\$250,000	\$250,000	\$250,000
<i>Resulting from Dependent System Failure:</i>	\$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
<b>Liability</b>				
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
<b>eCrime</b>				
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
<b>Criminal Reward</b>				
Criminal Reward:	\$50,000	\$50,000	\$50,000	\$50,000
<b>RETENTIONS:</b>				
	<b>Option #1</b>	<b>Option #2</b>	<b>Option #3</b>	<b>Option #4</b>
<b>Breach Response</b>				
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 Loss:	\$1,000	\$1,000	\$1,000	\$1,000
<b>PREMIUM:</b>	<b>\$3,001.00</b>	<b>\$3,329.00</b>	<b>\$3,766.00</b>	<b>\$4,203.00</b>
<b>Surplus Lines Tax</b>	<b>90.03</b>	<b>99.87</b>	<b>112.98</b>	<b>126.09</b>
<b>TOTAL</b>	<b>\$3,091.03</b>	<b>\$3,428.87</b>	<b>\$3,878.98</b>	<b>\$4,329.09</b>

**Insurance Agents and Brokers with revenues between \$7,000,001 and \$8,000,000 (8-1-2021)**

<b>LIMITS:</b>	<b>Option #1</b>	<b>Option #2</b>	<b>Option #3</b>	<b>Option #4</b>
<b>Breach Response</b>				
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
<b>The Breach Response limits above are in addition to the policy aggregate limit of liability</b>				
<b>Policy Aggregate Limit of Liability:</b>	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
<b>Additional Breach Response Limit</b>				
Additional Breach Response Limit:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
<b>First Party Loss</b>				
<b>Business Interruption Loss:</b>				
<i>Resulting from Security Breach:</i>	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
<i>Resulting from System Failure:</i>	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
<b>Dependent Business Loss:</b>				
<i>Resulting from Dependent Security Breach:</i>	\$250,000	\$250,000	\$250,000	\$250,000
<i>Resulting from Dependent System Failure:</i>	\$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
<b>Liability</b>				
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
<b>eCrime</b>				
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
<b>Criminal Reward</b>				
Criminal Reward:	\$50,000	\$50,000	\$50,000	\$50,000
<b>RETENTIONS:</b>				
	<b>Option #1</b>	<b>Option #2</b>	<b>Option #3</b>	<b>Option #4</b>
<b>Breach Response</b>				
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 Loss:	\$1,000	\$1,000	\$1,000	\$1,000
<b>PREMIUM:</b>	<b>\$3,369.00</b>	<b>\$3,766.00</b>	<b>\$4,203.00</b>	<b>\$4,697.00</b>
<b>Surplus Lines Tax</b>	<b>101.07</b>	<b>112.98</b>	<b>126.09</b>	<b>140.91</b>
<b>TOTAL</b>	<b>\$3,470.09</b>	<b>\$3,878.98</b>	<b>\$4,329.09</b>	<b>\$4,837.91</b>



**Insurance Agents and Brokers with revenues between \$8,000,001 and \$9,000,000 (8-1-2021)**

<b>LIMITS:</b>	<b>Option #1</b>	<b>Option #2</b>	<b>Option #3</b>	<b>Option #4</b>
<b>Breach Response</b>				
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
<b>The Breach Response limits above are in addition to the policy aggregate limit of liability</b>				
<b>Policy Aggregate Limit of Liability:</b>	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
<b>Additional Breach Response Limit</b>				
Additional Breach Response Limit:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
<b>First Party Loss</b>				
<b>Business Interruption Loss:</b>				
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
<b>Dependent Business Loss:</b>				
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
<b>Liability</b>				
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
<b>eCrime</b>				
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
<b>Criminal Reward</b>				
Criminal Reward:	\$50,000	\$50,000	\$50,000	\$50,000
<b>RETENTIONS:</b>				
	<b>Option #1</b>	<b>Option #2</b>	<b>Option #3</b>	<b>Option #4</b>
<b>Breach Response</b>				
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 Loss:	\$1,000	\$1,000	\$1,000	\$1,000
<b>PREMIUM:</b>	<b>\$3,726.00</b>	<b>\$4,151.00</b>	<b>\$4,600.00</b>	<b>\$5,203.00</b>
<b>Surplus Lines Tax</b>	<b>111.78</b>	<b>124.53</b>	<b>138.00</b>	<b>156.09</b>
<b>TOTAL</b>	<b>\$3,837.78</b>	<b>\$4,275.53</b>	<b>\$4,738.00</b>	<b>\$5,359.09</b>

**Agents and Brokers with revenues between \$9,000,001 and \$10,000,000 (8-1-2021)**

<b>LIMITS:</b>	<b>Option #1</b>	<b>Option #2</b>	<b>Option #3</b>	<b>Option #4</b>
<b>Breach Response</b>				
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	\$1am,000,000
<b>The Breach Response limits above are in addition to the policy aggregate limit of liability</b>				
<b>Policy Aggregate Limit of Liability:</b>	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
<b>Additional Breach Response Limit</b>				
Additional Breach Response Limit:	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
<b>First Party Loss</b>				
<b>Business Interruption Loss:</b>				
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
<b>Dependent Business Loss:</b>				
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
<b>Liability</b>				
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
<b>eCrime</b>				
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
<b>Criminal Reward</b>				
Criminal Reward:	\$50,000	\$50,000	\$50,000	\$50,000
<b>RETENTIONS:</b>				
	<b>Option #1</b>	<b>Option #2</b>	<b>Option #3</b>	<b>Option #4</b>
<b>Breach Response</b>				
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 Loss:	\$1,000	\$1,000	\$1,000	\$1,000
<b>PREMIUM:</b>	<b>\$3,823.00</b>	<b>\$4,203.00</b>	<b>\$4,807.00</b>	<b>\$5,462.00</b>
<b>Surplus Lines Tax</b>	<b>114.69</b>	<b>126.09</b>	<b>144.21</b>	<b>163.06</b>
<b>TOTAL</b>	<b>\$3,937.69</b>	<b>\$4,329.09</b>	<b>\$4,951.21</b>	<b>\$5,628.86</b>

**OPTIONAL EXTENSION PERIOD AND OPTIONAL EXTENSION PREMIUM:** 12 Months @ 100% of the Annual Policy Premium

**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 2623/623 at Lloyd's (non admitted)

**ENDORSEMENTS:** Standard endorsements will include those listed 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
9. E13038 062019 ed. Reputation Loss (replaces E06798 112017 ed. Consequential Reputational Loss)  
Limit: To Match Elected (\$2M aggregate limit will only have \$1M max)  
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
19. E11848 072018 ed. Invoice Manipulation Coverage  
Sub Limit: \$50,000  
Retention: To Match Elected Retention
20. E11783 072018 Computer Hardware Replacement Cost (aka bricking)  
Sub limit: \$100,000
21. E112967 052019 ed. Voluntary Shutdown Coverage
22. E10675 012019 ed. Contingent Bodily Injury with Sublimit Endorsement  
Sub Limit \$250,000
23. E12968 052019 ed. Crypto Jacking Endorsement Sub Limit: \$100,000
24. E14809 042021 ed. Amendatory Endorsement IIA Program: Fraudulent Instruction
25. E12961 062019 ed. Amend Definition of Computer Systems
26. E13372 092019 ed. State Consumer Privacy Statutes Endorsement
27. E12967 052019 ed. Voluntary Shutdown Coverage

**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:** Computer Security Controls: Anti-Virus software, firewall, written information security policy and formal software updating process are all basic security controls. It is favorable to have all or a majority of these in place.