

IIAW Cyber Secure Program

What would your agency do if you had a Data Breach?

80% of businesses fail to recover from a breach because they do not know this answer. Responding to a breach is a complicated process that requires the assistance from many different professionals. Failure to notify the effected individuals “without unreasonable delay” could cost your agency up to \$1,500,000 in fines from government agencies. Add this to the \$200,000 average cost to comply with notification laws, the legal liability and the reputational harm caused by the breach and you can quickly see how this exposure can be devastating to your agency.

IIAW offers our members an EXCLUSIVE program with Beazley to help protect your agency in the event of a Data Breach! This program offers the following benefits:

- Available To IIAW Members Only
- No Encryption Requirement
- HIPAA Compliance Tools
- Step-By-Step Procedures for Compliance
- Newsletters
- Data Breach Coach To Help With Notification
- Forensic Investigators
- Privacy Counsel
- Call Center
- Credit Restoration Services
- Up To 50% Off Premium
- IIAW Members Are Pre-Qualified For Enrollment*
- On-Line Compliance Materials
- Staff Training Programs
- Expert Support On-Line
- Regulatory Fines and Penalties
- Public Relations Firms
- Notification Costs Outside Limit of Liability
- Credit Monitoring
- Security & Privacy Liability

**Take the nightmare of a Data Breach to experts who will help you step by step:
Binding coverage is EASY.**

1. Select your option. The premium for each option is listed below (payment must be received before binding can be requested).
2. Complete the application and addendum.
3. Send payment and the app/addendum payable to Agents Assistance Corp to:
725 John Nolen Dr., Madison, WI 53713

*some restrictions apply. Agencies over \$10M in revenue, over 50% benefits or with prior losses need to be underwritten.

****PLEASE NOTE PCI COVERAGE IS SUBJECT TO UNDERWRITER APPROVAL
For Additional Information, please contact:

Agencies with revenues less than \$1,000,000*

PRIMARY PROGRAM	Option #1	Option #2	Option #3	Option #4
Limit of Liability Aggregate	\$250,000	\$500,000	\$1,000,000	\$2,000,000
<i>Retention</i>	<i>\$1,000</i>	<i>\$1,000</i>	<i>\$1,000</i>	<i>\$1,000</i>
Notification Limit	25,000 records	50,000 records	100,000 records	100,000 records
Legal, Forensics & PR (outside limit of liability)	\$250,000	\$500,000	\$1,000,000	\$1,000,000
<i>Notification Threshold</i>	<i>100 records</i>	<i>100 records</i>	<i>100 records</i>	<i>100 records</i>
<u>Sublimits</u>				
Security & Privacy Liability	\$250,000	\$500,000	\$1,000,000	\$2,000,000
Regulatory Defense & Penalties	\$250,000	\$500,000	\$1,000,000	\$2,000,000
PCI Fines & Penalties	\$250,000	\$500,000	\$500,000	\$500,000
Website Media Liability	\$250,000	\$500,000	\$1,000,000	\$2,000,000
Cyber Extortion	\$250,000	\$500,000	\$1,000,000	\$2,000,000
Data Protection Loss and Business Interruption Loss	\$250,000	\$500,000	\$1,000,000	\$2,000,000
<u>Premium</u> (less than 50% benefits)	Premium: \$250	Premium \$500	Premium \$750	Premium \$1250
	SL Tax \$7.50	SL Tax \$ 15	SL Tax \$22.50	SL Tax \$37.50
	Total \$257.50	Total \$515	Total \$772.50	Total \$1287.50
PRIMARY PROGRAM WITH ENHANCED ENDORSEMENT PACK SUBLIMITS (5% AP)	Option #5	Option #6	Option #7	Option #8
Consequential Reputational Loss	\$25,000	\$25,000	\$25,000	\$25,000
Electronic Crime	\$25,000	\$25,000	\$25,000	\$25,000
Fraudulent Instruction	\$25,000	\$25,000	\$25,000	\$25,000
Telecommunications Fraud	\$25,000	\$25,000	\$25,000	\$25,000
Criminal Reward	\$25,000	\$25,000	\$25,000	\$25,000
<u>Premium</u>	Premium: \$263	Premium: \$525	Premium: \$788	Premium: \$1313
	SL Tax \$7.89	SL Tax \$15.75	SL Tax \$23.64	SL Tax \$39.39
	Total \$270.89	Total \$540.75	Total \$811.64	Total \$1352.39

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IIAW/AAC
Meggen Gagas
Phone: 608.210.2975
meqgen@iiaw.com

Agencies with revenues \$1,000,001 - \$2m*

PRIMARY PROGRAM	Option #1	Option #2	Option #3	Option #4
Limit of Liability Aggregate	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
<i>Retention</i>	<i>\$1,000</i>	<i>\$1,000</i>	<i>\$1,000</i>	<i>\$1,000</i>
Notification Limit	50,000 records	50,000 records	100,000 records	100,000 records
Legal, Forensics & PR (outside limit of liability)	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000
<i>Notification Threshold</i>	<i>100 records</i>	<i>100 records</i>	<i>100 records</i>	<i>100 records</i>
Sublimits				
Security & Privacy 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
PCI Fines & Penalties	\$500,000	\$500,000	\$500,000	\$500,000
Website Media Liability	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Cyber Extortion	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Data Protection Loss and Business Interruption Loss	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
<u>Premium</u> (less than 50% benefits)	Premium: \$550	Premium \$850	Premium \$950	Premium \$1500
	SL Tax \$16.50	SL Tax \$25.50	SL Tax \$28.50	SL Tax \$ 45
	Total \$566.50	Total \$875.50	Total \$978.50	Total \$1545
PRIMARY PROGRAM WITH ENHANCED ENDORSEMENT PACK SUBLIMITS (5% AP)	Option #5	Option #6	Option #7	Option #8
Consequential Reputational Loss	\$25,000	\$25,000	\$25,000	\$25,000
Electronic Crime	\$25,000	\$25,000	\$25,000	\$25,000
Fraudulent Instruction	\$25,000	\$25,000	\$25,000	\$25,000
Telecommunications Fraud	\$25,000	\$25,000	\$25,000	\$25,000
Criminal Reward	\$25,000	\$25,000	\$25,000	\$25,000
<u>Premium</u>	Premium: \$578	Premium: \$893	Premium: \$998	Premium: \$1575
	SL Tax \$17.34	SL Tax \$26.79	SL Tax \$29.94	SL Tax \$47.50
	Total \$595.34	Total \$919.79	Total \$1027.94	Total \$1622.25

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Agencies with revenues \$2,000,001 – \$3m*

PRIMARY PROGRAM	Option #1	Option #2	Option #3	Option #4
Limit of Liability Aggregate	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
<i>Retention</i>	\$1,000	\$1,000	\$1,000	\$1,000
Notification Limit	50,000 records	50,000 records	100,000 records	100,000 records
Legal, Forensics & PR (outside limit of liability)	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000
<i>Notification Threshold</i>	100 records	100 records	100 records	100 records
<u>Sublimits</u>				
Security & Privacy 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
PCI Fines & Penalties	\$500,000	\$500,000	\$500,000	\$500,000
Website Media Liability	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Cyber Extortion	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Data Protection Loss and Business Interruption Loss	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
<u>Premium</u> (less than 50% benefits)	Premium: \$750	Premium \$950	Premium \$1100	Premium \$2200
	SL Tax \$22.50	SL Tax \$28.50	SL Tax \$ 33	SL Tax \$ 66
	Total \$772.50	Total \$978.50	Total \$1133	Total \$2266
PRIMARY PROGRAM WITH ENHANCED ENDORSEMENT PACK SUBLIMITS (5% AP)	Option #5	Option #6	Option #7	Option #8
Consequential Reputational Loss	\$25,000	\$25,000	\$25,000	\$25,000
Electronic Crime	\$25,000	\$25,000	\$25,000	\$25,000
Fraudulent Instruction	\$25,000	\$25,000	\$25,000	\$25,000
Telecommunications Fraud	\$25,000	\$25,000	\$25,000	\$25,000
Criminal Reward	\$25,000	\$25,000	\$25,000	\$25,000
<u>Premium</u>	Premium: \$788	Premium: \$998	Premium: \$1155	Premium: \$2310
	SL Tax \$23.64	SL Tax \$29.94	SL Tax \$34.65	SL Tax \$69.30
	Total \$811.64	Total \$1027.94	Total \$1189.65	Total \$2379.30

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Agencies with revenues \$3,000,001 – \$4m*

PRIMARY PROGRAM	Option #1	Option #2	Option #3	Option #4
Limit of Liability Aggregate	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
<i>Retention</i>	<i>\$2,500</i>	<i>\$2,500</i>	<i>\$2,500</i>	<i>\$2,500</i>
Notification Limit	50,000 records	50,000 records	100,000 records	100,000 records
Legal, Forensics & PR (outside limit of liability)	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000
<i>Notification Threshold</i>	<i>100 records</i>	<i>100 records</i>	<i>100 records</i>	<i>100 records</i>
<u>Sublimits</u>				
Security & Privacy 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
PCI Fines & Penalties	\$500,000	\$500,000	\$500,000	\$500,000
Website Media Liability	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Cyber Extortion	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Data Protection Loss and Business Interruption Loss	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
<u>Premium</u> (less than 50% benefits)	Premium: \$950	Premium \$1100	Premium \$1250	Premium \$2350
	SL Tax \$28.50	SL Tax \$ 33	SL Tax \$37.50	SL Tax \$70.50
	Total \$978.50	Total \$1133	Total \$1287.50	Total \$2420.50
PRIMARY PROGRAM WITH ENHANCED ENDORSEMENT PACK SUBLIMITS (5% AP)	Option #5	Option #6	Option #7	Option #8
Consequential Reputational Loss	\$25,000	\$25,000	\$25,000	\$25,000
Electronic Crime	\$25,000	\$25,000	\$25,000	\$25,000
Fraudulent Instruction	\$25,000	\$25,000	\$25,000	\$25,000
Telecommunications Fraud	\$25,000	\$25,000	\$25,000	\$25,000
Criminal Reward	\$25,000	\$25,000	\$25,000	\$25,000
<u>Premium</u>	Premium: \$998	Premium: \$1155	Premium: \$1313	Premium: \$2468
	SL Tax \$29.94	SL Tax \$34.65	SL Tax \$39.39	SL Tax \$74.04
	Total \$1027.94	Total \$1189.65	Total \$1352.39	Total \$2542.04

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Agencies with revenues \$4,000,001 - \$5m*

PRIMARY PROGRAM	Option #1	Option #2	Option #3	Option #4
Limit of Liability Aggregate	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000
<i>Retention</i>	<i>\$2,500</i>	<i>\$2,500</i>	<i>2,500</i>	<i>2,500</i>
Notification Limit	50,000 records	100,000 records	150,000 records	100,000 records
Legal, Forensics & PR (outside limit of liability)	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
<i>Notification Threshold</i>	<i>100 records</i>	<i>100 records</i>	<i>100 records</i>	<i>100 records</i>
Sublimits				
Security & Privacy 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
PCI Fines & Penalties	\$500,000	\$500,000	\$500,000	\$500,000
Website Media Liability	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000
Cyber Extortion	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000
Data Protection Loss and Business Interruption Loss	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000
<u>Premium</u> (less than 50% benefits)	Premium: \$1200	Premium \$1350	Premium \$1500	Premium \$2700
	SL Tax \$ 36	SL Tax \$40.50	SL Tax \$ 45	SL Tax \$ 81
	Total \$1236	Total \$1390.50	Total \$1545	Total \$2781
PRIMARY PROGRAM WITH ENHANCED ENDORSEMENT PACK SUBLIMITS (5% AP)	Option #5	Option #6	Option #7	Option #8
Consequential Reputational Loss	\$25,000	\$25,000	\$25,000	\$25,000
Electronic Crime	\$25,000	\$25,000	\$25,000	\$25,000
Fraudulent Instruction	\$25,000	\$25,000	\$25,000	\$25,000
Telecommunications Fraud	\$25,000	\$25,000	\$25,000	\$25,000
Criminal Reward	\$25,000	\$25,000	\$25,000	\$25,000
<u>Premium</u>	Premium: \$1260	Premium: \$1418	Premium: \$1575	Premium: \$2835
	SL Tax \$37.80	SL Tax \$42.54	SL Tax \$47.25	SL Tax \$85.05
	Total \$1297.80	Total \$1460.54	Total \$1622.25	Total \$2920.05

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Agencies with revenues \$5,000,001 - \$6m*

PRIMARY PROGRAM	Option #1	Option #2	Option #3	Option #4
Limit of Liability Aggregate	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
<i>Retention</i>	<i>2,500</i>	<i>2,500</i>	<i>2,500</i>	<i>2,500</i>
Notification Limit	100,000 records	250,000 records	100,000 records	250,000 records
Legal, Forensics & PR (outside limit of liability)	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
<i>Notification Threshold</i>	<i>100 records</i>	<i>100 records</i>	<i>100 records</i>	<i>100 records</i>
Sublimits				
Security & Privacy 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
PCI Fines & Penalties	\$500,000	\$500,000	\$500,000	\$500,000
Website Media Liability	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
Cyber Extortion	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
Data Protection Loss and Business Interruption Loss	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
<u>Premium</u> (less than 50% benefits)	Premium: \$2180	Premium \$2250	Premium \$2850	Premium \$3160
	SL Tax \$65.40	SL Tax \$67.50	SL Tax \$85.50	SL Tax \$94.80
	Total \$2245.40	Total \$2317.50	Total \$2935.50	Total \$3254.80
PRIMARY PROGRAM WITH ENHANCED ENDORSEMENT PACK SUBLIMITS (5% AP)	Option #5	Option #6	Option #7	Option #8
Consequential Reputational Loss	\$25,000	\$25,000	\$25,000	\$25,000
Electronic Crime	\$25,000	\$25,000	\$25,000	\$25,000
Fraudulent Instruction	\$25,000	\$25,000	\$25,000	\$25,000
Telecommunications Fraud	\$25,000	\$25,000	\$25,000	\$25,000
Criminal Reward	\$25,000	\$25,000	\$25,000	\$25,000
<u>Premium</u>	Premium: \$2289	Premium: \$2363	Premium: \$2993	Premium: \$3318
	SL Tax \$68.67	SL Tax \$70.89	SL Tax \$89.79	SL Tax \$99.54
	Total \$2357.67	Total \$2433.89	Total \$3082.79	Total \$3417.54

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Agencies with revenues \$6,000,001 - \$7m*

PRIMARY PROGRAM	Option #1	Option #2	Option #3	Option #4
Limit of Liability Aggregate	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
<i>Retention</i>	<i>2,500</i>	<i>2,500</i>	<i>2,500</i>	<i>2,500</i>
Notification Limit	100,000 records	250,000 records	100,000 records	250,000 records
Legal, Forensics & PR (outside limit of liability)	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
<i>Notification Threshold</i>	<i>100 records</i>	<i>100 records</i>	<i>100 records</i>	<i>100 records</i>
Sublimits				
Security & Privacy 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
PCI Fines & Penalties	\$500,000	\$500,000	\$500,000	\$500,000
Website Media Liability	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
Cyber Extortion	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
Data Protection Loss and Business Interruption Loss	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
<u>Premium</u> (less than 50% benefits)	Premium: \$2610	Premium \$2895	Premium \$3275	Premium \$3655
	SL Tax \$78.30	SL Tax \$86.85	SL Tax \$98.25	SL Tax \$109.65
	Total \$2688.30	Total \$2981.85	Total \$3373.25	Total \$3764.65
PRIMARY PROGRAM WITH ENHANCED ENDORSEMENT PACK SUBLIMITS (5% AP)	Option #5	Option #6	Option #7	Option #8
Consequential Reputational Loss	\$25,000	\$25,000	\$25,000	\$25,000
Electronic Crime	\$25,000	\$25,000	\$25,000	\$25,000
Fraudulent Instruction	\$25,000	\$25,000	\$25,000	\$25,000
Telecommunications Fraud	\$25,000	\$25,000	\$25,000	\$25,000
Criminal Reward	\$25,000	\$25,000	\$25,000	\$25,000
<u>Premium</u>	Premium: \$2741	Premium: \$3040	Premium: \$3439	Premium: \$3838
	SL Tax \$82.23	SL Tax \$91.20	SL Tax \$103.17	SL Tax \$115.14
	Total \$2823.23	Total \$3131.20	Total \$3542.17	Total \$3953.14

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Agencies with revenues \$7,000,001 - \$8m*

PRIMARY PROGRAM	Option #1	Option #2	Option #3	Option #4
Limit of Liability Aggregate	1,000,000	1,000,000	\$2,000,000	\$2,000,000
<i>Retention</i>	2,500	2,500	2,500	2,500
Notification Limit	100,000 records	250,000 records	100,000 records	250,000 records
Legal, Forensics & PR (outside limit of liability)	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
<i>Notification Threshold</i>	100 records	100 records	100 records	100 records
Sublimits				
Security & Privacy 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
PCI Fines & Penalties	\$500,000	\$500,000	\$500,000	\$500,000
Website Media Liability	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
Cyber Extortion	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
Data Protection Loss and Business Interruption Loss	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
<u>Premium</u> (less than 50% benefits)	Premium: \$2930	Premium \$3275	Premium \$3655	Premium \$4085
	SL Tax \$71.70	SL Tax \$98.25	SL Tax \$109.65	SL Tax \$122.55
	Total \$2461.70	Total \$3373.25	Total \$3764.65	Total \$4207.55
PRIMARY PROGRAM WITH ENHANCED ENDORSEMENT PACK SUBLIMITS (5% AP)	Option #5	Option #6	Option #7	Option #8
Consequential Reputational Loss	\$25,000	\$25,000	\$25,000	\$25,000
Electronic Crime	\$25,000	\$25,000	\$25,000	\$25,000
Fraudulent Instruction	\$25,000	\$25,000	\$25,000	\$25,000
Telecommunications Fraud	\$25,000	\$25,000	\$25,000	\$25,000
Criminal Reward	\$25,000	\$25,000	\$25,000	\$25,000
<u>Premium</u>	Premium: \$3077	Premium: \$3439	Premium: \$3838	Premium: \$4289
	SL Tax \$92.31	SL Tax \$103.17	SL Tax \$115.14	SL Tax \$128.67
	Total \$3169.31	Total \$3542.17	Total \$3953.14	Total \$4417.67

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Agencies with revenues \$8,000,001 - \$9m*

PRIMARY PROGRAM	Option #1	Option #2	Option #3	Option #4
Limit of Liability Aggregate	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
<i>Retention</i>	<i>2,500</i>	<i>2,500</i>	<i>2,500</i>	<i>2,500</i>
Notification Limit	100,000 records	250,000 records	100,000 records	250,000 records
Legal, Forensics & PR (outside limit of liability)	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
<i>Notification Threshold</i>	<i>100 records</i>	<i>100 records</i>	<i>100 records</i>	<i>100 records</i>
Sublimits				
Security & Privacy 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
PCI Fines & Penalties	\$500,000	\$500,000	\$500,000	\$500,000
Website Media Liability	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
Cyber Extortion	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
Data Protection Loss and Business Interruption Loss	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
<u>Premium</u> (less than 50% benefits)	Premium: \$3240	Premium \$3610	Premium \$4000	Premium \$4525
	SL Tax \$97.20	SL Tax \$108.30	SL Tax \$ 120	SL Tax \$135.75
	Total \$3337.20	Total \$3718.30	Total \$4120	Total \$4660.75
PRIMARY PROGRAM WITH ENHANCED ENDORSEMENT PACK SUBLIMITS (5% AP)	Option #5	Option #6	Option #7	Option #8
Consequential Reputational Loss	\$25,000	\$25,000	\$25,000	\$25,000
Electronic Crime	\$25,000	\$25,000	\$25,000	\$25,000
Fraudulent Instruction	\$25,000	\$25,000	\$25,000	\$25,000
Telecommunications Fraud	\$25,000	\$25,000	\$25,000	\$25,000
Criminal Reward	\$25,000	\$25,000	\$25,000	\$25,000
<u>Premium</u>	Premium: \$3402	Premium: \$3791	Premium: \$4200	Premium: \$4751
	SL Tax \$102.06	SL Tax \$113.73	SL Tax \$ 126	SL Tax \$142.53
	Total \$3504.06	Total \$3904.73	Total \$4326	Total \$4893.53

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For Additional Information, please contact:



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meqgen@iiaw.com

Agencies with revenues \$9,000,001 - \$10m*

PRIMARY PROGRAM	Option #1	Option #2	Option #3	Option #4
Limit of Liability Aggregate	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
<i>Retention</i>	<i>2,500</i>	<i>2,500</i>	<i>2,500</i>	<i>2,500</i>
Notification Limit	100,000 records	250,000 records	100,000 records	250,000 records
Legal, Forensics & PR (outside limit of liability)	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
<i>Notification Threshold</i>	<i>100 records</i>	<i>100 records</i>	<i>100 records</i>	<i>100 records</i>
Sublimits				
Security & Privacy 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
PCI Fines & Penalties	\$500,000	\$500,000	\$500,000	\$500,000
Website Media Liability	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
Cyber Extortion	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
Data Protection Loss and Business Interruption Loss	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
<u>Premium</u> (less than 50% benefits)	Premium: \$3325	Premium \$3655	Premium \$4180	Premium \$4750
	SL Tax \$ 99.75	SL Tax \$109.65	SL Tax 125.40	SL Tax \$142.50
	Total \$3424.75	Total \$3764.65	Total \$4305.40	Total \$4892.50
PRIMARY PROGRAM WITH ENHANCED ENDORSEMENT PACK SUBLIMITS (5% AP)	Option #5	Option #6	Option #7	Option #8
Consequential Reputational Loss	\$25,000	\$25,000	\$25,000	\$25,000
Electronic Crime	\$25,000	\$25,000	\$25,000	\$25,000
Fraudulent Instruction	\$25,000	\$25,000	\$25,000	\$25,000
Telecommunications Fraud	\$25,000	\$25,000	\$25,000	\$25,000
Criminal Reward	\$25,000	\$25,000	\$25,000	\$25,000
<u>Premium</u>	Premium: \$3491	Premium: \$3838	Premium: \$4389	Premium: \$4988
	SL Tax \$104.73	SL Tax \$115.14	SL Tax \$31.67	SL Tax \$149.64
	Total \$3595.73	Total \$3953.14	Total \$4520.67	Total \$5137.64

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Data Breach Program - Explanation of Insuring Agreements

(the following is for illustration purposes only and does not change the actual policy form)

Limit of Liability

The Limit of Liability is the aggregate amount that will be paid by the carrier for defense and damages. This aggregate will include the following sublimits that are part of this limit; Information Security & Privacy Liability, Regulatory Defense and Penalties, Website Media Content Liability, Business Interruption, Cyber Extortion, PCI Fines and Costs.

Notification Limit

This limit is the amount of records that the carrier will provide for notification, call center services and credit monitoring. This limit is separate from and in addition to the policy limit of liability aggregate. The Legal & Forensics, Crisis Management and the Foreign Notification costs are aggregate limits that are part of the Notification Limit. The record count does not have a deductible, however it does have a threshold. This threshold only pertains to the notification letter, call center and credit monitoring services. If the breach affects over 100 records, these services are activated. If it does not, only the legal, forensics and crisis management services will be activated. All other sub-limits follow the policy retention.

Information Security & Privacy Liability

This is insuring agreement A. This will pay on behalf of the insured damages and claims expenses for;

1. Failure to protect private information
2. Transmission of a virus from your system to another
3. Failure to notify individuals of a breach
4. Failure to comply with a Privacy Policy

Regulatory Defense & Penalties

This will pay on behalf of the insured claims expenses and penalties assessed by regulatory agencies.

PCI Fines & Penalties

This will indemnify the insured for Payment Card Industry fines and costs.

Website Media Content

This will pay on behalf of the insured damages and claims expenses for allegations of copyright infringement and defamation arising from their website.

Cyber Extortion

This will indemnify the insured for loss paid as a result of an extortion threat to protect private information.

Legal & Forensics

This will provide the insured with a computer security expert to determine the extent and cause of a breach. It will then provide for an attorney to determine which notification laws the insured will need to comply.

Public Relations

This will pay for a Public Relations Consultant to help the insured introduce the breach to the public.

Fraud Resolution

This will provide services to the affected individuals in restoring their identity.

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Enhancement Pack for an additional 5% premium

Consequential Reputational Loss

This will indemnify the insured for income loss during a 30 day period after the affected individuals receive their first notification of a breach.

Electronic Crime

This will indemnify the insured for loss of money in a bank account caused by a third party sending fraudulent instructions to transfer from their account to another location.

Fraudulent Instructions

This will indemnify the insured for loss of money they transfer or pay because a third party pretended to be one of their clients or employees and sent them a fraudulent instruction.

Telecommunications Fraud Loss

This will indemnify the insured for loss that results from a third party gaining access to their telephone system in an unauthorized manner.

Criminal Reward Fund

This will indemnify the insured for an amount that is paid for information that leads to the arrest and conviction of an individual that committed an illegal act related to any coverage.

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