



**INSUREtrust Cyber Comparison**  
**Franklin Community School Corporation**  
**EPIC Insurance Brokers & Consultants - Indianapolis IN**  
**February 12, 2026**

Carrier	Incumbent		Alternatives		
	AGENT NOTES	Travelers	Coalition Inc	Converge	Resilience
3M	\$50K vs \$25K is deductible	\$3M x \$60K @ \$35,118.00	\$3M x \$25K @ \$35,698.25	\$3M x \$50K @ \$32,771.30	\$3M x \$50K @ \$33,773.75
5M		\$5M x \$60K @ \$49,979.00	\$5M x \$25K @ \$42,135.70	\$5M x \$50K @ \$43,085.88	\$5M x \$50K @ \$45,561.25
AM Best Rating	Anything above A- is ok	A++	A-	A-	A+
<b>Liability Coverages</b>					
Network Security & Privacy Liability		Policy Limit	Policy Limit	Policy Limit	Policy Limit
Rogue Employee Coverage		Policy Limit	Policy Limit	Policy Limit	Policy Limit
Regulatory Fines & Penalties		Policy Limit	Policy Limit	Policy Limit	Policy Limit
PCI Fines & Penalties		Policy Limit	Policy Limit	Policy Limit	Policy Limit
Wrongful Collection	Defense only means that they will defend us, but they won't pay settlements	Defense Only	\$100,000	No Coverage	Silent - Defense Only for Unlawful Audio and Video Recording
All Forms of Data (including Biometric)	No finger prints or face recognition for systems, so not an important factor for us	Policy Limit	Policy Limit - Violation of BIPA (or similar law) Excluded, No Carveback for Data Breach	Policy Limit - \$25K Defense Only for BIPA w. Full Limit Regulatory Carveback	Policy Limit
Digital & Non-Digital Media		Both Included	Both Included	Both Included - Music Claims Excluded	Both Included
<b>1<sup>st</sup> Party Coverages</b>					
Legal Advice / "Breach Coach"		Policy Limit	Policy Limit	\$1M + Policy Limit	\$1M + Policy Limit
Forensic Costs		Policy Limit	Policy Limit	\$1M + Policy Limit	\$1M + Policy Limit
Crisis Management & Public Relations		Policy Limit	Policy Limit	\$1M + Policy Limit	\$1M + Policy Limit
Notification Costs, Credit Monitoring & Identity Restoration		Policy Limit	Policy Limit	\$1M + Policy Limit	\$1M + Policy Limit
Breach Costs Outside the Limit		Yes	Yes (matches aggregate)	Yes	Yes
Business Interruption Security Failure		Policy Limit	Policy Limit	Policy Limit	Policy Limit
Business Interruption System Failure		Policy Limit	Policy Limit	Policy Limit	Policy Limit
Business Interruption Waiting Period		8 Hours	8 Hours	8 Hours	12 Hours
Dependent Business Interruption Security Failure		Policy Limit	Policy Limit	Policy Limit	Policy Limit
Dependent Business Interruption System Failure		Policy Limit	Policy Limit	Policy Limit	Policy Limit
Dependent Business Interruption Vendor Type		All Contracted Providers	All Contracted Providers	All Contracted Providers	All Contracted Providers
Dependent Business Interruption Waiting Period		8 Hours	8 Hours	8 Hours	12 Hours
Indemnity Period Maximum		180 Days	180 Days	180 Days	180 Days
Data Restoration		Policy Limit	Policy Limit	Policy Limit	Policy Limit
Cyber Extortion		Policy Limit	Policy Limit	Policy Limit	Policy Limit
<b>Other 1st Party Coverages</b>					
Bricking		Policy Limit	Policy Limit	Policy Limit	Policy Limit
Reputation Harm		Policy Limit	Policy Limit	Policy Limit	Policy Limit
Voluntary Shutdown		Policy Limit	Policy Limit	Policy Limit	Policy Limit
Proof of Loss	This is a significant factor; forensic accounting involved	\$25,000	\$250,000	\$25,000	\$100,000
Betterment	Have to buy upgraded version of equipment that is damaged	50%	25%	25%	No Coverage
<b>Claim Information</b>					
First Year in Cyber Market		2003	2018	2023	2021
In-House Claims Team		Yes	Yes	Yes	Yes
Can Insured select their own vendors with carrier approval?		No	Yes	No	Yes
Pay on Behalf of for Extortion Demands?	Important - paying settlement on behalf of schools	Yes	Yes	Yes	No
<b>Cyber Crime</b>					
Social Engineering Coverage	High risk for schools; Payments made in error	\$250,000	\$250,000 - Includes Escrow and Products (50% retention if reported within 72 Hours)	\$250,000 - Includes Property	\$250,000
Social Engineering Authentication Required		No Authentication Required	No Authentication Required	No Authentication Required	No Authentication Required
Invoice Manipulation		\$250,000	\$250,000	\$250,000	\$250,000
Funds Transfer Fraud		\$250,000	\$250,000	\$250,000	\$250,000
Telecom Fraud		\$250,000	\$250,000	\$250,000	\$250,000
Cryptjacking / Utility Fraud	Not really important for FCS	No Coverage	\$250,000	Policy Limit	\$250,000

\*\*The total payable is for reference only. Any premium, taxes, and fees will be reviewed and re-calculated at the time of binding. Please see the individual quote letters for the subjectivities required to bind.  
 This information is not to be relied upon for a final determination of coverage. Please read the actual policy for a final coverage determination.  
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