

Cyber Liability Proposal for ISD #709 Duluth Public Schools

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Presented On: July 7, 2015

Policy Term: August 29, 2015 to August 29, 2016

Proposal Expires On: August 29, 2015

Cyber Liability

INSURED:	ISD #709 Duluth Public Schools
INSURER:	Lloyds of London (Beazley) <i>(Non-Admitted)</i>
AM BEST RATING:	A VIII <i>(Excellent)</i>
POLICY FORM:	F00403042014
POLICY TERM:	August 29, 2014 to August 29, 2015

CLAIMS MADE COVERAGE	2014-2015 EXPIRING	2015-2016 RENEWAL
LIMITS OF LIABILITY (PER CLAIM & AGGREGATE)		
Information Security & Privacy Liability	\$ 1,000,000	\$ 1,000,000
Regulatory Defense and Penalties	\$ 1,000,000	\$ 1,000,000
Website Media Content Liability	\$ 1,000,000	\$ 1,000,000
PCI Fines and Costs	\$ 250,000	\$ 250,000
Cyber Extortion Loss	\$ 1,000,000	\$ 1,000,000
Data Protection Loss	\$ 1,000,000	\$ 1,000,000
Business Interruption Loss	\$ 1,000,000	\$ 1,000,000
Total Aggregate of Above Coverage	\$ 1,000,000	\$ 1,000,000
Beazley Breach Response Services		
Number of Notified Individuals	250,000 Individuals	250,000 Individuals
Legal Services/Computer Expert Services/Public Relations and Crisis Management	\$ 1,000,000	\$ 1,000,000
DEDUCTIBLES (PER CLAIM):		
Information Security & Privacy Liability	\$ 25,000	\$ 25,000
Regulatory Defense and Penalties	\$ 25,000	\$ 25,000
Website Media Content Liability	\$ 25,000	\$ 25,000
Legal Services/Computer Expert Services/Public Relations and Crisis Management	\$ 10,000	\$ 10,000
Legal Services Only	\$ 5,000	\$ 5,000
Notification Services, Call Center Services, Breach Resolution and Mitigation Services	100 Notified Individuals	100 Notified Individuals
PCI Fines and Costs	\$ 25,000	\$ 25,000
Cyber Extortion Loss	\$ 25,000	\$ 25,000
Data Protection Loss	\$ 25,000	\$ 25,000
Business Interruption Loss	\$ 25,000	\$ 25,000
Annual Premium:	\$ 20,975.00	\$ 20,975.00
Surplus Lines Taxes & Fees:	\$ 641.84	\$ 641.84
TOTAL ANNUAL PREMIUM:	\$ 21,616.84	\$ 21,616.84