

Beazley Breach Response 5.0

Cyber Insurance Policy – Declarations

THIS POLICY'S LIABILITY INSURING AGREEMENTS PROVIDE COVERAGE ON A CLAIMS MADE AND REPORTED BASIS AND APPLY ONLY TO CLAIMS FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD OR THE OPTIONAL EXTENSION PERIOD (IF APPLICABLE) AND REPORTED TO THE UNDERWRITERS IN ACCORDANCE WITH THE TERMS OF THIS POLICY. AMOUNTS INCURRED AS CLAIMS EXPENSES UNDER THIS POLICY WILL REDUCE AND MAY EXHAUST THE LIMIT OF LIABILITY AND ARE SUBJECT TO RETENTIONS.

These Declarations along with the statements contained in the information and materials provided to the Underwriters in connection with the underwriting and issuance of this Policy, and the Policy with endorsements shall constitute the contract between the **Insureds** and the Underwriters.

General Information

Underwriters:	Beazley Insurance Company, Inc. (Admitted)
Named Insured:	Faribault Public Schools ISD 656
Named Insured Address:	710 17th Street SW Faribault, Minnesota 55021
Beazley Cyber Services Team:	bbr.claims@beazley.com (866) 567-8570
Notice of Claim, Loss or Circumstance:	Beazley Group Attn: Cyber & Tech Claims Group 45 Rockefeller Plaza, 16th Floor New York, NY 10111 cyber&techclaims@beazley.com
Administrative Notice:	Beazley USA Services, Inc. 65 Memorial Road, Suite 320 West Hartford, CT 06107 Tel: (860) 677-3700 Fax: (860) 679-0247

Policy Information

Policy Number:	VH243A124201
Policy Period:	From: 01 Jan 2026 To: 01 Jan 2027 Both at 12:01 a.m. Local Time at the Named Insured Address
Premium:	\$ 10,590
Policy Form:	Beazley Breach Response 5.0 (F00653 022025 ed.)
Optional Extension Period & Premium:	12 Months for 95% of the Annual Policy Premium
Notified Individuals Threshold:	100 Notified Individuals
Waiting Period:	8 Hours for Business Interruption Loss 8 Hours for Dependent Business Interruption Loss
Continuity Date:	01 Jan 2026

Coverage Schedule

	(All currency in USD)	
	Limit	Retention
Breach Response		
Notified Individuals:	250,000	
Legal, Forensic & Public Relations/Crisis Management:	\$ 1,000,000	\$ 25,000; but \$ 10,000 for Legal
THE BREACH RESPONSE LIMITS ABOVE ARE IN ADDITION TO THE POLICY AGGREGATE LIMIT OF LIABILITY		
Policy Aggregate Limit of Liability:	\$ 1,000,000	
Additional Breach Response Limit		
Additional Breach Response Limit:	\$ 1,000,000	
First Party Loss		
Business Interruption Loss:		
Resulting from Security Breach:	\$ 1,000,000	each incident \$ 50,000
Resulting from System Failure:	\$ 1,000,000	each incident \$ 50,000
Computer Bricking Loss:	\$ 1,000,000	each incident \$ 50,000
Dependent Business Interruption Loss:		
Resulting from Dependent Security Breach:	\$ 1,000,000	each incident \$ 50,000
Resulting from Dependent System Failure:	\$ 1,000,000	each incident \$ 50,000
Cyber Extortion Loss:	\$ 1,000,000	each incident \$ 50,000
Data Recovery Costs:	\$ 1,000,000	each incident \$ 50,000
Reputation Loss:	\$ 1,000,000	each incident \$ 50,000
Proof of Loss Expenses:	\$ 50,000	each incident \$ 50,000
Liability		
Data & Network Liability:	\$ 1,000,000	each claim \$ 50,000
Regulatory Defense & Penalties:	\$ 1,000,000	each claim \$ 50,000
Payment Card Liabilities & Costs:	\$ 1,000,000	each claim \$ 50,000
Media Liability:	\$ 1,000,000	each claim \$ 50,000
Contingent Bodily Injury:	\$ 250,000	each claim \$ 50,000
eCrime		
Fraudulent Instruction:	\$ 250,000	each loss \$ 50,000
Funds Transfer Fraud:	\$ 250,000	each loss \$ 50,000
Telephone Fraud:	\$ 250,000	each loss \$ 50,000
Invoice Manipulation:	\$ 250,000	each loss \$ 50,000
Supplemental First Party Loss		
Cryptojacking:	\$ 1,000,000	each loss \$ 50,000
Criminal Reward:	\$ 50,000	

Endorsements Effective At Inception

1. A00925MN 022025 ed. Minnesota Amendatory Endorsement
2. E17263 022025 ed. Policyholder Disclosure Notice of Terrorism Insurance Coverage
3. E02804 032011 ed. Sanction Limitation and Exclusion Clause
4. E15626 022025 ed. War and Cyber War Exclusion
5. E11122 012018 ed. Cap on Losses Arising Out of Certified Acts of Terrorism
6. BICMU00110316MN Minnesota Notice Of Guaranty Fund Protection
7. BICMU05090406 Nuclear Exclusion
8. E15628 022025 ed. Catastrophic First Party Loss Amendatory Endorsement (50% Sublimit)
9. E11290 022025 ed. GDPR Cyber Endorsement
10. E11201 022025 ed. MMA Amendatory Endorsement
11. E10944 022025 ed. Post Breach Remedial Services Endorsement
12. E13372 022025 ed. State Consumer Privacy Statutes Endorsement

F00654
022025 ed.



Authorized Representative



Secretary

31 Dec 2025

Date



President