

# 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

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

## Policy Information

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

## Coverage Schedule

	(All currency in USD)	
	Limit	Retention
<b>Breach Response</b>		
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

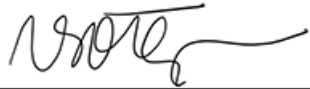
Fraudulent Instruction:	\$ 250,000	each loss \$ 50,000
Funds Transfer Fraud:	\$ 250,000	each loss \$ 50,000
Telephone Fraud:	\$ 250,000	each loss \$ 50,000
Invoice Manipulation:	\$ 250,000	each loss \$ 50,000

#### 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                         |



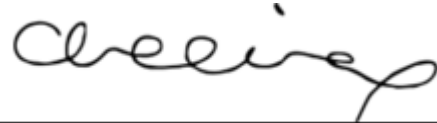
\_\_\_\_\_  
Authorized Representative

\_\_\_\_\_  
31 Dec 2025

\_\_\_\_\_  
Date



\_\_\_\_\_  
Secretary



\_\_\_\_\_  
President