



POLICYHOLDER NOTICE

CONNECTICUT

THIS IS A SURPLUS LINES POLICY AND IS NOT PROTECTED BY THE CONNECTICUT INSURANCE GUARANTY ASSOCIATION OR SUBJECT TO REVIEW BY THE CONNECTICUT INSURANCE DEPARTMENT. IT IS IMPORTANT THAT YOU READ AND UNDERSTAND THIS POLICY."



SERVICE OF SUIT

CONNECTICUT

The Company hereby designates the Superintendent, Commissioner or Director of Insurance, or his/her designee, as its true and lawful attorney upon whom may be served any lawful process in any action, suit or proceeding instituted by you or on your behalf or by any beneficiary under this Policy against the Company arising out of this Policy, provided that all lawful process received by said Superintendent, Commissioner or Director of Insurance, or his/her designee, is sent by certified or registered mail to the Company at:

AXIS U.S. Insurance

Attn: Claims Administrator

10000 Avalon Blvd.

Suite 200

Alpharetta, GA 30009

**POLICYHOLDER DISCLOSURE****NOTICE OF TERRORISM INSURANCE COVERAGE**

The Terrorism Risk Insurance Act established a program (Terrorism Risk Insurance Program) within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. You are hereby notified that an "act of terrorism", as defined in Section 102(1) of the Terrorism Risk Insurance Act, as amended (the "Act"), means any act that is certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019 and 80% beginning on January 1, 2020, of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

Please note that your policy includes the terrorism coverage required to be offered by the Act, and that no separate additional premium charge has been made for such terrorism coverage. The policy premium does not include any charges for the portion of losses covered by the United States government under the Act.

NOTICE TO BROKER**MANDATORY POLICYHOLDER DISCLOSURE****RE: TERRORISM INSURANCE COVERAGE**

We are required by the Terrorism Risk Insurance Act, as amended (the "Act"), to provide policyholders with clear and conspicuous disclosures. This notice must be provided at the time of offer and renewal of the policy.

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**POLICYHOLDER NOTICE
PRE-APPROVED PROVIDERS PANEL AND OTHER SERVICES**

Pre-Approved Providers Panel

The AXIS website **www.stoplosshub.com** sets forth the list of service providers and suppliers on the Insurer's Pre-Approved Providers Panel and other information related to retaining a service provider. The list includes incident response managers and providers of forensic investigation, call center and notification, credit and identify theft monitoring, consulting and/or other services included in the definition of **Incident Response Expense** and **Extortion Loss**, as well as forensic accounting and claims preparation service providers, but does not include legal service providers appointed by or on behalf of the Insurer to defend or respond to a **Claim**.

It is important to engage an incident response manager as soon as possible after an **Event** occurs or is suspected.

Engaging an incident response manager or other service provider does not satisfy any requirement in the policy to notify the Insurer of a **Claim** or **Event** or to obtain the Insurer's consent prior to incurring expenses, unless otherwise provided in the policy.

Pre-Incident Services at AXIS eRiskHub®

Operated by NetDiligence®, the **AXIS eRiskHub®** is a digital resource center available to Axis cyber insurance policyholders, featuring risk management tools and information to help policyholders understand their exposure, establish a response plan and minimize effects of an incident.

To register for the AXIS eRiskHub®:

1. Go to **https://eriskhub.com/axis**
2. Complete the registration form
3. Enter 10745 in the Access Code field
4. Login with the User ID and Password you established during the registration process

No more than three individuals per policyholder may register for the **AXIS eRiskHub®** with this policy. Registered users have unlimited access for as long as the policyholder has an in-force cyber insurance policy.

This notice does not amend or form part of the policy.



DECLARATIONS

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NAMED INSURED	ACME Beverage Company 1776 Wallaby Way Boston, MA 05743
BROKER OF RECORD	Aon Risk Services Northeast, Inc. [New York] 165 Broadway, Suite 3201 New York, NY 10006

INSURER	AXIS Surplus Insurance Company (Non-Admitted) 111 South Wacker Drive, Suite 3500 Chicago, IL 60606 (866) 259-5435 A Stock Insurer
POLICY FORM	AXIS CYBER INSURANCE AXIS 1012561 0120
POLICY NUMBER	A-002-000485721-02
POLICY PERIOD	Effective Date: 10/02/2023 Expiration Date: 10/02/2024 <i>Both dates at 12:01 a.m. standard time at the Named Insured's address stated herein.</i>

TOTAL POLICY PREMIUM	\$899,522.00
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TERRORISM PREMIUM FOR CERTIFIED ACTS OF TERRORISM <i>(included in Total Policy Premium)</i>	N/A
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NON ADMITTED PAPER:

This policy is written by a surplus lines insurer. As such, the broker is responsible for determination and collection of any applicable surplus lines taxes, related fees, and/or applicable state-imposed surcharges, invoicing the Insured, and filing in accordance with the applicable state's surplus lines laws and/or regulations.

POLICY INFORMATION	
Policy Limit of Insurance	\$5,000,000 Aggregate
First Inception Date	10/02/2022