



**TOKIO MARINE
HCC**

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QUOTATION

February 8, 2020

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We are pleased to offer the following e-MD[®]/MEDEFENSE[®] Plus Insurance quote for:

American Insurance Partners (Oklahoma)

This quote is valid through MARCH 9, 2020.

Submission	12803041
Product	e-MD [®] /MEDEFENSE [®] Plus Insurance
Policy Form	P1818CE-0718
Carrier	Lloyd's, London - AM Best "A"
Term	One Year
Policy Issuance Fee	\$175, non-refundable
Premium Due Date	Net premium due 30 days from proposed policy effective date.
Surplus Lines Taxes & Fees	If this risk is subject to state surplus line taxes and fees, you must arrange for the filing of required forms and payment of the appropriate state taxes/fees in addition to the premium.

All quoted terms are subject to receipt, review and acceptance of the following:

Due to Bind:

No subjectivities required.

Due Within 7 Days of Binding:

No subjectivities required.

e-MD[®]/MEDEFENSE[®] Plus Insurance Summary of Coverage Options

Please review the following available options:

MEDEFENSE[®] Plus:	\$1,000,000 Each Claim/\$1,000,000 Aggregate	Retention	\$2,500 Each Claim
e-MD[®]:	NIL Each Claim/NIL Aggregate	Retention	N/A

***The attached pages describe the terms and conditions of each available option. Please contact your underwriter if you have any questions.**

LIMITS OF LIABILITY:

	Each Claim	Aggregate
MEDEFENSE® Plus Limit of Liability:	\$1,000,000	\$1,000,000

e-MD® Limits of Liability:**A. Limits per Insuring Agreement****e-MD® Third Party Liability Insuring Agreements**

	Each Claim	Aggregate
Multimedia Liability	NIL	NIL
Security and Privacy Liability	NIL	NIL
Privacy Regulatory Defense and Penalties	NIL	NIL
PCI DDS Liability	NIL	NIL
TCPA Defense	NIL	NIL

e-MD® First Party Liability Insuring Agreements

	Each Claim	Aggregate
Breach Event Costs	NIL	NIL
Post Breach Remediation Costs	NIL	NIL
BrandGuard®	NIL	NIL
System Failure	NIL	NIL
Dependent System Failure	NIL	NIL
Cyber Extortion	NIL	NIL
Cyber Crime	NIL	NIL
Reward Expenses	NIL	NIL
Court Attendance Costs	NIL	NIL
B. Additional Defense Costs Limit	NIL	Aggregate
(Combined aggregate limit for all Third Party Liability Insuring Agreements except TCPA Defense)		
C. Breach Event Costs Outside the Limit	NIL	
(Breach Event Costs Limit will not reduce the Maximum Policy Aggregate Limit of Liability)		

Maximum Policy Aggregate Limit of Liability: \$1,000,000

RETENTION, WAITING PERIODS, PERIODS OF INDEMNITY & PERIOD OF RESTORATION:

MEDEFENSE® Plus Retention: \$2,500 each Claim

e-MD® Retentions, Waiting Periods, Periods of Indemnity and Period of Restoration

Multimedia Liability Retention	N/A	each Claim
Security and Privacy Liability Retention	N/A	each Claim
Privacy Regulatory Defense & Penalties Retention	N/A	each Claim
PCI DSS Liability Retention	N/A	each Claim
TCPA Defense Retention	N/A	each Claim
Breach Event Costs Retention	N/A	each Claim
Post Breach Remediation Costs Retention	N/A	each Claim

BrandGuard®

Waiting Period

N/A weeks

Period of Indemnity

N/A months

System Failure

A. Data Recovery Retention

N/A

each Claim

B. Non-Physical Business Interruption		
Waiting Period	N/A hours	
Period of Restoration	N/A months	
Dependent System Failure		
A. Data Recovery Retention	N/A	each Claim
B. Non-Physical Business Interruption		
Waiting Period	N/A hours	
Period of Indemnity	N/A months	
Cyber Extortion Retention	N/A	each Claim
Cyber Crime Retention	N/A	each Claim
Reward Expenses Retention	N/A	each Claim
Court Attendance Costs Retention	None	
e-MD [®] Aggregate Retention	N/A	

RETROACTIVE DATE: MEDEFENSE[®] Plus: None. Unknown Prior Acts are Covered
e-MD[®]: N/A

ENHANCEMENTS:

All or some of the coverages shown below are included in the quoted premium and will be provided by endorsement. Higher limits may be available for certain coverages. Please contact your underwriter if you desire higher limits. Refer to the links provided in the "Endorsements" section below for complete coverage terms and conditions.
Important Note: "N/A" or "Not Included" indicates that the coverages is not included in the quoted premium.

Disciplinary Proceeding Sublimit:		
Sublimit	NOT INCLUDED	each Claim
	NOT INCLUDED	Aggregate
Bricking Loss Sublimit with Betterment Coverage:		
Sublimit:	NOT INCLUDED	Each Claim
	NOT INCLUDED	Aggregate
Retention:	N/A	Each Claim
Bodily Injury Liability Sublimit:		
Sublimit:	NOT INCLUDED	each Bodily Injury Claim
	NOT INCLUDED	Aggregate
Retention:	N/A	each Bodily Injury Claim
Retroactive Date:	N/A	

ENDORSEMENTS:

[E1818NIE-0111](#)

Nuclear Incident Exclusion Clause

[E1818US-0315](#)

U.S. Treasury Department's Office of Foreign Assets Control (OFAC) Advisory Notice to Policyholders

Thank you,

Jessica Baraghimian
Underwriter