

CERTIFICATE OF CYBER INSURANCE COVERAGE

Policy Number: CYB-2024-85392-SDS

Certificate Issue Date: January 9, 2024

Insurance Carrier: TechGuard Insurance Company, Inc.

Named Insured: Summit Digital Solutions, Inc.

Principal Address: 1700 Technology Drive, Suite 400, Wilmington, DE 19801

I. COVERAGE VERIFICATION

THIS IS TO CERTIFY that the cyber insurance policy listed below has been issued to the Named Insured for the policy period indicated, subject to all terms, conditions, and exclusions contained within the master policy.

II. COVERAGE PERIOD

Policy Period: February 1, 2024 to February 1, 2025

12:01 A.M. Standard Time at the Principal Address

III. COVERAGE DETAILS

A. First-Party Coverage Limits

Network Security & Privacy Incident Response

- Aggregate Limit: \$10,000,000
- Per Occurrence Limit: \$5,000,000
- Retention: \$50,000

Business Interruption & System Failure

- Aggregate Limit: \$8,000,000
- Waiting Period: 8 Hours
- Retention: \$100,000

Data Recovery & Restoration

- Aggregate Limit: \$5,000,000
- Per Occurrence Limit: \$2,500,000

- Retention: \$25,000

B. Third-Party Coverage Limits

Network Security & Privacy Liability

- Aggregate Limit: \$15,000,000
- Per Claim Limit: \$7,500,000
- Retention: \$100,000

Regulatory Defense & Penalties

- Aggregate Limit: \$5,000,000
- Per Regulatory Action: \$2,500,000
- Retention: \$75,000

Media Liability

- Aggregate Limit: \$3,000,000
- Per Claim Limit: \$1,500,000
- Retention: \$50,000

IV. ADDITIONAL COVERAGES

Social Engineering Fraud

- Sublimit: \$1,000,000
- Retention: \$25,000

Reputational Harm

- Sublimit: \$2,000,000
- Retention: \$50,000

System Upgrades

- Sublimit: \$500,000
- Retention: \$25,000

V. TERRITORIAL LIMITS

Coverage extends worldwide, excluding sanctioned countries as defined by OFAC regulations.

VI. RETROACTIVE DATE

Full Prior Acts Coverage

VII. SPECIAL CONDITIONS

****Peak Performance Platform Coverage****

- Extended coverage specifically includes proprietary technology platforms
- Additional security controls validation required quarterly
- Continuous monitoring requirements apply

****Client Contract Requirements****

- Coverage meets or exceeds standard client contractual requirements
- Additional Insured status automatically granted where required by written contract

****Professional Services Extension****

- Coverage includes technology E&O for digital transformation services
- AI/ML implementation coverage included within specified parameters

VIII. CANCELLATION PROVISIONS

Should any of the above described policies be cancelled before the expiration date thereof, notice will be delivered in accordance with the policy provisions, but not less than thirty (30) days advance written notice to the Certificate Holder.

IX. CERTIFICATE HOLDER

Summit Digital Solutions, Inc.

Attn: Risk Management Department

1700 Technology Drive, Suite 400

Wilmington, DE 19801

X. AUTHENTICATION

This certificate is issued as a matter of information only and confers no rights upon the Certificate Holder. This certificate does not amend, extend, or alter the coverage afforded by the policies described herein.

Authorized Representative:

/s/ Margaret J. Wilson

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Margaret J. Wilson

Senior Underwriter

TechGuard Insurance Company, Inc.

License #: UI-789456

Date Executed: January 9, 2024

XI. DISCLAIMER

This certificate contains a summary of coverage. For complete terms, conditions, definitions, exclusions, and endorsements, please refer to the original policy documents. In the event of any conflict between this certificate and the policy, the policy shall govern.