

QUOTE PROPOSAL

PREPARED FOR:  
TWIN CITIES IN DIVERSITY IN PRACTICE & WANTON INJUSTICE LEGAL DETAIL  
dba DBA\_NM\_CAP  
80 S 8TH ST · SUITE 2200 · MINNEAPOLIS, MN 55402

COVERAGE	QUOTE NUMBER	QUOTE DATE	EFFECTIVE DATE
CHUBB CYBER ENTERPRISE RISK MANAGEMENT POLICY	CP1757818Q2024	07/25/2024	10/13/2024 - 10/13/2025

About Chubb

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance, and life insurance to a diverse group of clients. We combine the precision of craftsmanship with decades of experience to conceive, craft, and deliver the very best insurance coverage and service.

Premium Summary

Coverage	Quoted Premium
Chubb Cyber Enterprise Risk Management Policy (additional options available)	\$1,242.00
Total Quoted Premium	\$

We are pleased to offer the attached quote, which will remain **valid for 90 days** from the quote date. Please note that this validity period does not include Commercial Auto or Workers' Compensation, as they are excluded from the 90-day timeframe.

If between the date of this Quote and the Effective Date of the policy there is a significant adverse change in the condition of this Applicant, or an occurrence of an event, or other circumstances which could substantially change the underwriting evaluation of the Applicant, then, at the Insurer's option, this quotation may be withdrawn by written or electronic notice thereof to Applicant. The Insurer also reserves the right to modify the final terms and conditions upon review of the completed application and any other information requested by the underwriter herein. If such material change in the risk is discovered after binding, the insurance coverage will be void ab initio ("from the beginning").

Dear Twin Cities in Diversity in Practice & Wanton Injustice Legal Detail,

Chubb Small Business leverages superior underwriting expertise and world renowned claims and account services to offer solutions for small businesses. At Chubb, we recognize that every small business is unique. That is why we crafted a customizable suite of state-of-the-art insurance products to fit your needs.

Thank you for placing your business with Chubb. We understand that small business owners like you work hard every day to better serve your customers and we share your commitment to hard work and customer service. Above all, you can rely on our exceptional claims service and financial strength to be there when you need us most.

Again, thank you for selecting Chubb to protect your business.

**200+**  
years serving  
small  
businesses

**#1**  
publicly  
traded P&C  
insurer

**96%**  
highly satisfied  
with claims  
experience

**#1**  
rated in  
property\*

**#1**  
rated in  
management/  
professional  
liability\*

**54**  
countries

## Chubb Cyber Enterprise Risk Management Policy

**Quote Number:** CP1757818Q2024

**Quote Date:** 07/25/2024

**Account:** Twin Cities in Diversity in Practice & Wanton Injustice Legal Detail

**Agent:** 0035193-99999

**Producer Code:** 25214C

**Writing Company:** ACE American Insurance Company

**Effective Date:** 10/13/2024 - 10/13/2025

*Please refer to Chubb's Cyber Service Solutions brochure, located at the end of this quote proposal, which outlines the loss prevention services included in your policy.*

### Chubb Cyber Enterprise Risk Management

**Applicant Address:** 80 S 8TH ST, SUITE 2200, MINNEAPOLIS, MN 55402

Option	Maximum Single Limit / Policy Aggregate Limit of Insurance	Optional Extended Reporting Period	Description of Taxes / Surcharges	Taxes / Surcharges	Premium
1	\$1,000,000 / \$1,000,000	12 Months for 100% of Last Annual Premium			\$1,242.00

### Important Note About Multiple Chubb Quotes or Policies

This quote is void ab initio if the prospective insured already has any form of cyber, technology E&O, or miscellaneous professional liability insurance through ACE American Insurance Company or any of its affiliates.

**OPTION 1 - Option 1**

Total Quoted Premium

\$1,242.00

**First Party Insuring Agreements**

Coverages Selected*	Insuring Agreement	Limit of Insurance Each Cyber Incident / Aggregate	Retention / Waiting Period Each Cyber Incident	Cyber Incident Response Coach Retention
<input checked="" type="checkbox"/>	Cyber Incident Response Fund			
	Cyber Incident Response Team	\$1,000,000 / \$1,000,000	\$5,000	\$0
	Non-Panel Response Provider	\$500,000 / \$500,000	\$5,000	\$5,000
<input checked="" type="checkbox"/>	Business Interruption Loss and Extra Expenses	\$1,000,000 / \$1,000,000	\$5,000 / 12Hours	N/A
<input checked="" type="checkbox"/>	Contingent Business Interruption Loss and Extra Expenses	\$1,000,000 / \$1,000,000		
	Unscheduled Providers	\$1,000,000 / \$1,000,000	\$5,000 / 12Hours	N/A
	Scheduled Providers	N/A	N/A	N/A
<input checked="" type="checkbox"/>	Digital Data Recovery	\$1,000,000 / \$1,000,000	\$5,000	N/A
<input checked="" type="checkbox"/>	Network Extortion	\$1,000,000 / \$1,000,000	\$5,000	N/A

**Other Third Party Liability Insuring Agreements**

Coverages Selected*	Insuring Agreement	Limit of Insurance Each Claim / Aggregate	Retention Each Claim	Retroactive Date	Pending or Prior Proceedings Date
<input checked="" type="checkbox"/>	Cyber, Privacy, and Network Security Liability	\$1,000,000 / \$1,000,000	\$5,000	01/01/2005	10/13/2024
	Payment Card Loss	\$1,000,000/\$1,000,000	\$5,000	01/01/2005	
	Regulatory Proceeding	\$1,000,000/\$1,000,000	\$5,000	01/01/2005	
<input checked="" type="checkbox"/>	Electronic, Social, and Printed Media Liability	\$1,000,000 / \$1,000,000	\$5,000	01/01/2005	10/13/2024

**Cyber Crime Insuring Agreements**

Coverages Selected*	Insuring Agreement	Limit of Insurance Each Incident / Aggregate	Retention / Waiting Period Each Incident
<input checked="" type="checkbox"/>	Computer Fraud	\$100,000 / \$100,000	\$10,000
<input checked="" type="checkbox"/>	Funds Transfer Fraud	\$100,000 / \$100,000	\$10,000
<input checked="" type="checkbox"/>	Social Engineering Fraud	\$100,000 / \$100,000	\$10,000

**Cyber Other Terms and Conditions**

Coverage	Retention	Coinsurance	Limit
Ransomware Encounter	\$5,000	0%	\$1,000,000
Widespread Severe Known Vulnerability Exploit	\$5,000	0%	\$1,000,000
Widespread Software Supply Chain Exploit	\$5,000	0%	\$1,000,000
Widespread Severe Zero Day Exploit	\$5,000	0%	\$1,000,000

All Other Widespread Events	\$5,000	0%	\$1,000,000
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\*This section includes coverages selected by your agent. If you'd like to include different or additional coverages, please reach out to your agent.

#### Subjectivities

- Completed, signed and dated Chubb Cyber ERM New Business Application and all materials requested thereon

#### Underwriting Notes

There are no underwriting notes for this quote.

#### Terrorism Risk Insurance Act

Coverage for acts of terrorism is included in your policy. The portion of your annual premium that is attributable to coverage for acts of terrorism is \$0.00 and does not include any charges for the portion of losses covered by the United States government under the Act.

## Coverage Forms

*Chubb Cyber Enterprise Risk Management Policy - Option 1*

Form Number	Edition	Title
PF48168	1016	Chubb Cyber Enterprise Risk Management Policy Declarations
17010291	0923	Cyber Service Solutions
PF48152	0916	Forms Schedule
ALL20887a	0316	Chubb Producer Compensation Practices & Policies
PF48260	1016	Policyholder Notice Cyber Services for Loss Mitigation
PF48259	0219	Policyholder Notice Cyber Services for Incident Response
PF17914a	0416	U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders
PF46422	0715	Trade or Economic Sanctions Endorsement
PF45354	0219	Cap On Losses From Certified Acts Of Terrorism
TRIA11e	0820	Disclosure Pursuant To Terrorism Risk Insurance Act
CC1k1lj	0321	Signatures
PF48169	0219	Chubb Cyber Enterprise Risk Management Policy
PF54812	0621	General Amendatory Endorsement
PF56258	0222	Musical Work Or Composition Exclusion Endorsement
PF50955	0219	Reputational Event With Extended Period of Attrition
PF49482	0219	Business Interruption - Discovery
PF49452	0219	Application Amended
PF48155	0219	Additional Insured - Blanket Pursuant To A Contract - CyberERM
PF49485	0219	Breach Response Indemnitee - Blanket Pursuant to a Contract
PF48275	0219	Non-Malicious Computer Act - System Failure - Business Interruption And Contingent Business Interruption - Sublimit
PF49501	0219	Preventative Shutdown
PF49495	0219	Extortion Threat Enhancement for Protected Information
PF49492	0219	Hardware or Equipment Replacement Endorsement
PF50960	0219	Betterment Endorsement
PF50954	0219	Invoice Fraud Financial Loss Endorsement
PF49487	0219	Unincorporated Small Business Endorsement
PF48160	0219	Period Of Restoration - Fill In
PF49484	0219	Primary Insurance For Specified Insuring Agreements
PF49491	0219	Conduct Exclusion Amended - Final, Non-Appealable Adjudication
PF54814	0621	Ransomware Encounter Endorsement
PF54815	0621	Widespread Event Endorsement
PF50965	0219	Biometric Privacy Sublimit Endorsement
PF49478	0219	Prior Knowledge Endorsement
PF56230	1221	Coordination of Coinsurance, Retention, and Limits of Insurance
PF49460	0219	Extended Reporting Period Election Time Period Endorsement
PF49445	0219	Duty To Defend A Regulatory Proceeding
PF15741b	0112	Notice to Our Minnesota Policyholders
PF48304	0219	Amendatory Endorsement - Minnesota
PF48257MN	0219	Cyber Crime Endorsement

Installment Plan Options			
Full Pay	2-Pay	4-Pay	10-Pay
100% in 1 payment	60% in 1 payment	40% in 1 payment	25.3% in 1 payment
	40% 1 additional payment in month 7	20% 3 additional payments in months 3, 5, and 7	8.3% 9 additional payments in months 2 through 10

**Notes:**

1. After your initial payment, each additional payment is assessed a \$10 installment fee (\$5 for all mono-line Chubb business owner's policies).
2. For customers living in Florida and West Virginia, each additional payment is assessed a \$3 fee only.
3. For policies that are issued 20 days after the effective date, a 10-pay plan will likely be invoiced for the first two payments.

**Did you know?**

For accounts enrolled in AutoPay, Chubb will waive the installment fees. Enroll today and save both time and money!

**Payment Types**

- Accepted credit cards: American Express, Discover, Mastercard, and Visa
- Electronic funds transfer (EFT)
- Debit card
- Check

**Payment Options**

**Chubb Commercial Client Center** - Within the Client Center, you have the option to pay your bill or sign up for recurring payments directly from your bank account or by credit or debit card. You can access the Client Center by logging into <https://commercialservice.chubb.com>.

Don't have access to the Client Center? Contact your agent to start the activation process.

**Mail** - Pay by check by mailing payment to: *Chubb, P.O. Box 382001, Pittsburgh, PA 15250-8001*.

**Phone** - Call 1.833.550.9660 to pay by EFT, credit card, or debit card.

**Need Help?**

**Email** - [smallbizbilling@chubb.com](mailto:smallbizbilling@chubb.com)

**Phone** - 1.833.550.9660 from Monday to Friday, 8:00 a.m. - 8:00 p.m. (EST)



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## NOTICE TO COMMERCIAL INSURANCE APPLICANTS

**This Notice to Commercial Insurance Applicants – State Fraud Warnings provides you with information concerning various state fraud warnings and statements. Where fraud warnings are required as part of the insurance application, this notice forms a part of your application for Commercial Insurance.**

**NOTICE TO ALABAMA APPLICANTS:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO RESTITUTION, FINES AND CONFINEMENT IN PRISON, OR ANY COMBINATION THEREOF.

**NOTICE TO ARKANSAS APPLICANTS:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

**NOTICE TO CALIFORNIA APPLICANTS:** FOR YOUR PROTECTION CALIFORNIA LAW REQUIRES THE FOLLOWING TO APPEAR ON THIS FORM. ANY PERSON WHO KNOWINGLY PRESENTS FALSE OR FRAUDULENT INFORMATION TO OBTAIN OR AMEND INSURANCE COVERAGE OR TO MAKE A CLAIM FOR THE PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON.

**NOTICE TO COLORADO APPLICANTS:** IT IS UNLAWFUL TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES, DENIAL OF INSURANCE, AND CIVIL DAMAGES. ANY INSURANCE COMPANY OR AGENT OF AN INSURANCE COMPANY WHO KNOWINGLY PROVIDES FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO A POLICYHOLDER OR CLAIMANT FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE POLICYHOLDER OR CLAIMANT WITH REGARD TO A SETTLEMENT OR AWARD PAYABLE FROM INSURANCE PROCEEDS SHALL BE REPORTED TO THE COLORADO DIVISION OF INSURANCE WITHIN THE DEPARTMENT OF REGULATORY AGENCIES.

**NOTICE TO DISTRICT OF COLUMBIA APPLICANTS:** WARNING: IT IS A CRIME TO PROVIDE FALSE OR MISLEADING INFORMATION TO AN INSURER FOR THE PURPOSE OF DEFRAUDING THE INSURER OR ANY OTHER PERSON. PENALTIES INCLUDE IMPRISONMENT AND/OR FINES. IN ADDITION, AN INSURER MAY DENY INSURANCE BENEFITS IF FALSE INFORMATION MATERIALLY RELATED TO A CLAIM WAS PROVIDED BY THE APPLICANT.

**NOTICE TO FLORIDA APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

**NOTICE TO KENTUCKY APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME.

**NOTICE TO LOUISIANA APPLICANTS:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

**NOTICE TO MAINE APPLICANTS:** IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES OR A DENIAL OF INSURANCE BENEFITS.

**NOTICE TO MARYLAND APPLICANTS:** ANY PERSON WHO KNOWINGLY OR WILLFULLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY OR WILLFULLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

**NOTICE TO NEW JERSEY APPLICANTS:** ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.

**NOTICE TO NEW MEXICO APPLICANTS:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

**NOTICE TO NEW YORK APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME, AND SHALL ALSO BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE STATED VALUE OF THE CLAIM FOR EACH VIOLATION.

**ADDITIONAL NOTICE TO NEW YORK COMMERCIAL AUTO APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, AND ANY PERSON WHO, IN CONNECTION WITH SUCH APPLICATION OR CLAIM, WHO KNOWINGLY MAKES OR KNOWINGLY ASSISTS, ABETS, SOLICITS OR CONSPIRES WITH ANOTHER TO MAKE A FALSE REPORT OF THEFT, DESTRUCTION, DAMAGE OR CONVERSION OF ANY MOTOR VEHICLE TO A LAW ENFORCEMENT AGENCY THE DEPARTMENT OF MOTOR VEHICLES OR AN INSURANCE COMPANY COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME, AND SHALL ALSO BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE VALUE OF THE SUBJECT MOTOR VEHICLE OR STATED CLAIM FOR EACH VIOLATION.

**NOTICE TO OHIO APPLICANTS:** ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE/SHE IS FACILITATING A FRAUD AGAINST AN INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD.

**NOTICE TO OKLAHOMA APPLICANTS:** WARNING: ANY PERSON WHO KNOWINGLY, AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER, MAKES ANY CLAIM FOR THE PROCEEDS OF AN INSURANCE POLICY CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY.

**NOTICE TO PENNSYLVANIA APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

**ADDITIONAL NOTICE TO PENNSYLVANIA COMMERCIAL AUTO APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURER FILES AN APPLICATION OR CLAIM CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION SHALL, UPON CONVICTION, BE SUBJECT TO IMPRISONMENT FOR UP TO SEVEN YEARS AND PAYMENT OF A FINE OF UP TO \$15,000.

**NOTICE TO RHODE ISLAND APPLICANTS:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

**NOTICE TO TENNESSEE APPLICANTS:** IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS.

**NOTICE TO VIRGINIA APPLICANTS:** IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS.

**NOTICE TO WASHINGTON APPLICANTS:** IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS.

**NOTICE TO WEST VIRGINIA APPLICANTS:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

**NOTICE TO APPLICANTS IN STATES NOT LISTED ABOVE:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS THE PERSON TO CRIMINAL AND CIVIL PENALTIES.

Chubb. Insured.<sup>SM</sup>

**POLICYHOLDER DISCLOSURE  
NOTICE OF TERRORISM  
INSURANCE COVERAGE**

Coverage for acts of terrorism is included in your policy. You are hereby notified that under the Terrorism Risk Insurance Act, as amended in 2019, defines an act of terrorism in Section 102(1) of the Act: The term “act of terrorism” means any act or acts that are 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 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.

The portion of your annual premium that is attributable to coverage for acts of terrorism is \$, and does not include any charges for the portion of losses covered by the United States government under the Act.

**I ACKNOWLEDGE THAT I HAVE BEEN NOTIFIED THAT UNDER THE TERRORISM RISK INSURANCE ACT, AS AMENDED, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM UNDER MY POLICY COVERAGE MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT AND MAY BE SUBJECT TO A \$100 BILLION CAP THAT MAY REDUCE MY COVERAGE, AND I HAVE BEEN NOTIFIED OF THE PORTION OF MY PREMIUM ATTRIBUTABLE TO SUCH COVERAGE.**

## Chubb's Cyber Service Solutions



### Bridging the gap between cyber insurance and cyber security expertise.

Purchasing cyber insurance from Chubb is a great first step to help protect your organization from the financial and reputational losses experienced when data breaches and system outages occur. But protection doesn't end there. Chubb's policyholders have access to a selection of essential mitigation tools and advisory resources that can help you reduce your exposures 365 days a year.

Put the power of our solutions and advisory resources to work for your organization today. To request services or schedule an orientation call with a Chubb Cyber Risk Advisor, visit [www.chubb.com/us/getcyberservices](http://www.chubb.com/us/getcyberservices), or email us at [cyber@chubb.com](mailto:cyber@chubb.com).

Solution	Complimentary Offers	Discounted Offers
<b>Incident Response Solutions</b> Deploy tools and assessments that can help identify and address cyber security risks.		
<b>Incident Response Mobile App:</b> Get 24/7 incident reporting and response service resources at your fingertips.	☆	
<b>Online Response Plan Manager:</b> Build and maintain a customized response plan that can be accessed via the web or a mobile device.		☆
<b>Virtual Incident Response Tabletop Exercise:</b> Use a virtual, interactive cyber event simulation to test your organization's ability to appropriately comply with your incident response plan.		☆
<b>Response Readiness Assessment:</b> Receive a personalized assessment of your current incident response plan or get help creating an incident response plan if you do not already have one in place.		☆
<b>Cyber Vulnerability Management Solutions</b> Stay on top of software and network vulnerabilities that could impact your bottom line.		
<b>Chubb Cyber Vulnerability Alert System:</b> Get periodic updates that highlight the most critical and recently identified software vulnerabilities.	☆	
<b>External Vulnerability Monitoring:</b> Use an online platform to help identify potential weaknesses in your computing systems before they may lead to a data breach or system downtime.	☆	
<b>Network Vulnerability Scan:</b> Use an automated vulnerability scan to test your firewalls, web applications, and mail servers for common vulnerabilities.		☆

Solution	Complimentary Offers	Discounted Offers
<b>User Security and Education Solutions</b> Empower your workforce to serve as your first line of defense.		
<b>Multifactor Authentication (MFA) Assessment:</b> Review and test your MFA implementation, and receive guidance to help mitigate potential exposures.		★
<b>MFA Implementation:</b> Get help selecting, designing, and implementing an MFA solution.		★
<b>Secure Password Manager:</b> Make it easier for your employees to create and use stronger passwords.	★	
<b>Phishing Email Simulator:</b> Test your employees to see how well they respond to simulated phishing attacks.		★
<b>Perimeter Email Security:</b> Get help selecting, designing, and implementing email filtering and sandboxing.		★
<b>Security Awareness Training:</b> Provide training to your employees on cyber security best practices and how to identify potential threats.	★	
<b>Cyber Risk Resource Library:</b> Access this online resource for information and technical resources that can help prevent network, cyber, and privacy losses.	★	
<b>Cyber Endpoint Security Solutions</b> Access solutions to help stop malicious activity from entering and spreading through your network.		
<b>Endpoint Security and Response:</b> Help detect and stop malicious activity, such as ransomware, from spreading through your network.		★
<b>Patch Management:</b> Get help selecting, designing, and implementing a solution to deploy updates to your software.		★

## Request Cyber Services Today!

All Chubb policyholders are eligible for cyber services.  
Get the most value from your Chubb policy and request access today!



To request online, scan the QR code or visit [www.chubb.com/us/getcyberservices](https://www.chubb.com/us/getcyberservices).



# Chubb. Insured.<sup>SM</sup>

[www.chubb.com/cyber](https://www.chubb.com/cyber)

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit [www.chubb.com](https://www.chubb.com). Insurance is provided by ACE American Insurance Company and its U.S.-based Chubb underwriting company affiliates. All products may not be available in all states. This document is advisory in nature and is offered for informational purposes. The information contained in this document is not intended as a substitute for legal, technical, or other professional advice. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.

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