

# QUOTE LETTER

Company	Test Account 5/30/2019 @ 10:16
Contact	Test Insured
Phone	n/a
Email	n/a

One Year	100%
Two Year	150%
Three Year	200%

Agency	Wingman Test Agency
Agent	Mike Joseph
Phone	(410) 726-1420
Email	mikejoseph23@gmail.com

Insurer	AXIS Insurance Company (A+ XV)
Quote Date	5/30/2019
Effective Date	5/30/2019
Expiration Date	5/30/2020
Both dates at 12:01 a.m. at the Named Insured's address stated herein.	
Retroactive Date	All prior acts
Quote valid for 30 days	
Policy number	TBD

Policyholder Notice - Economic and Trade Sanctions (OFAC), Policyholder Disclosure - Notice of Terrorism Insurance Coverage, AXIS 1010710 0117, Policyholder Notice (Proprietary), PVSR-201 (03-16), PVSR-101 (08-16), Signature Page, Payment Card Industry Data Security Standards (PCI-DSS) Coverage Endorsement, AXIS 101 0034, Social Engineering Fraud Coverage Endorsement, AXIS 101 0036, AXIS 1010038 0117, AXIS-303B (11-17), Website Media Liability, Cancellation and Non-Renewal Endorsement - Maryland, AXIS 303D (07-17), AXIS 1011317 1217, BreachHotline

## OPTION 1

LIMITS OF INSURANCE	
Policy Limit Of Insurance	\$1,000,000

CLAIMS-MADE LIABILITY COVERAGES LIMITS OF INSURANCE	
Aggregate Claims-Made Liability Coverages Limit Of Insurance	\$1,000,000
Each Enterprise Security Event Claim Limit Of Insurance	\$1,000,000
Each Privacy Regulation Claim Limit Of Insurance	\$1,000,000

FIRST PARTY COVERAGES LIMITS OF INSURANCE	
Aggregate First Party Coverages Limit Of Insurance	\$1,000,000
Crisis Management Expense Limit Of Insurance	\$1,000,000
Fraud Response Expense Limit Of Insurance	\$1,000,000
Public Relations Expense Limit Of Insurance	\$1,000,000
Forensic And Legal Expense Limit Of Insurance	\$1,000,000
Extortion Loss Limit Of Insurance	\$1,000,000

## ADDITIONAL COVERAGE

SCHEDULE OF BUSINESS INTERRUPTION AND DATA RECOVERY COVERAGE	
LIMITS OF INSURANCE	
Aggregate Business Interruption Coverages Limit of Insurance	\$1,000,000
System Disruption Business Interruption Coverage Limit of Insurance	\$1,000,000
Data Recovery Expense Coverage Limit of Insurance	\$1,000,000
Service Disruption Business Interruption Coverage Limit of Insurance	\$1,000,000
RETENTION	
Data Recovery Expense Retention	\$1,000
System Disruption Hourly Cap (stated as \$ per hour)	\$0
System Disruption Waiting Period (in hours)	6 hours
Service Disruption Hourly Cap (stated as \$ per hour)	\$0
Service Disruption Waiting Period (in hours)	6 hours
NOTE: If an Hourly Cap is not stated above, then no Hourly Cap shall apply with respect to such Coverage	

SCHEDULE OF PCI-DSS FINES COVERAGE	
LIMITS OF INSURANCE	
Aggregate PCI-DSS Fines Claims Limit of Insurance	\$1,000,000
Each PCI-DSS Claim	\$1,000,000
RETENTION	
Aggregate PCI-DSS Fines Claim Retention	\$1,000
PCI-DSS Fines Claim Retroactive Date	Full Prior Acts
NOTE: If no PCI-DSS Fines Claim Retroactive Date is stated in this Schedule, the Retroactive Date for this coverage will be the Retroactive Date stated on the Declarations.	

TOTAL POLICY PREMIUM **\$692**

RETENTIONS	
Aggregate Policy Level Retention	\$1,000

CLAIMS-MADE LIABILITY COVERAGE RETENTION	
Each Claim Retention	\$1,000

FIRST PARTY COVERAGES RETENTION	
Aggregate First Party Coverages Retention	\$1,000
Crisis Management Expense Retention	\$1,000
Fraud Response Expense Retention	\$1,000
Public Relations Expense Retention	\$1,000
Forensic And Legal Expense Retention	\$1,000
Extortion Loss Retention	\$1,000

SCHEDULE OF WEBSITE MEDIA LIABILITY COVERAGE	
LIMITS OF INSURANCE	
Each Website Media Claim Limit of Insurance	\$1,000,000
Website Media Claim Retroactive Date	Full Prior Acts
NOTE: The Each Claim Retention applies to this Website Media Liability Coverage.	
If no Website Media Claim Retroactive Date is stated in this Schedule, the Retroactive Date for this coverage will be the Retroactive Date stated on the Declarations.	

SCHEDULE OF RANSOMWARE LOSS COVERAGE	
Ransomware Loss Limit of Insurance	\$1,000,000
Ransomware Loss Retention	\$1,000

SCHEDULE OF SOCIAL ENGINEERING FRAUD LOSS COVERAGE	
Social Engineering Fraud Loss Limit of Insurance	\$250,000
Social Engineering Fraud Loss Retention	\$1,000

SCHEDULE OF TELECOMMUNICATIONS THEFT LOSS COVERAGE	
Telecommunications Theft Loss Limit of Insurance	\$250,000
Telecommunications Theft Loss Retention	\$1,000

SCHEDULE OF REPUTATIONAL HARM COVERAGE	
Reputational Harm Limit of Insurance	\$1,000,000
Reputational Harm Retention	\$1,000

## OPTION 2

LIMITS OF INSURANCE	
Policy Limit Of Insurance	\$2,000,000

CLAIMS-MADE LIABILITY COVERAGES LIMITS OF INSURANCE	
Aggregate Claims-Made Liability Coverages Limit Of Insurance	\$2,000,000
Each Enterprise Security Event Claim Limit Of Insurance	\$2,000,000
Each Privacy Regulation Claim Limit Of Insurance	\$2,000,000

FIRST PARTY COVERAGES LIMITS OF INSURANCE	
Aggregate First Party Coverages Limit Of Insurance	\$2,000,000
Crisis Management Expense Limit Of Insurance	\$2,000,000
Fraud Response Expense Limit Of Insurance	\$2,000,000
Public Relations Expense Limit Of Insurance	\$2,000,000
Forensic And Legal Expense Limit Of Insurance	\$2,000,000
Extortion Loss Limit Of Insurance	\$2,000,000

## ADDITIONAL COVERAGE

SCHEDULE OF BUSINESS INTERRUPTION AND DATA RECOVERY COVERAGE	
LIMITS OF INSURANCE	
Aggregate Business Interruption Coverages Limit of Insurance	\$2,000,000
System Disruption Business Interruption Coverage Limit of Insurance	\$2,000,000
Data Recovery Expense Coverage Limit of Insurance	\$2,000,000
Service Disruption Business Interruption Coverage Limit of Insurance	\$2,000,000
RETENTION	
Data Recovery Expense Retention	\$2,500
System Disruption Hourly Cap (stated as \$ per hour)	\$0
System Disruption Waiting Period (in hours)	6 hours
Service Disruption Hourly Cap (stated as \$ per hour)	\$0
Service Disruption Waiting Period (in hours)	6 hours
NOTE: If an Hourly Cap is not stated above, then no Hourly Cap shall apply with respect to such Coverage	

SCHEDULE OF PCI-DSS FINES COVERAGE	
LIMITS OF INSURANCE	
Aggregate PCI-DSS Fines Claims Limit of Insurance	\$2,000,000
Each PCI-DSS Claim	\$2,000,000
RETENTION	
Aggregate PCI-DSS Fines Claim Retention	\$2,500
PCI-DSS Fines Claim Retroactive Date	Full Prior Acts
NOTE: If no PCI-DSS Fines Claim Retroactive Date is stated in this Schedule, the Retroactive Date for this coverage will be the Retroactive Date stated on the Declarations.	

TOTAL POLICY PREMIUM **\$1,376**

RETENTIONS	
Aggregate Policy Level Retention	\$2,500

CLAIMS-MADE LIABILITY COVERAGE RETENTION	
Each Claim Retention	\$2,500

FIRST PARTY COVERAGES RETENTION	
Aggregate First Party Coverages Retention	\$2,500
Crisis Management Expense Retention	\$2,500
Fraud Response Expense Retention	\$2,500
Public Relations Expense Retention	\$2,500
Forensic And Legal Expense Retention	\$2,500
Extortion Loss Retention	\$2,500

SCHEDULE OF WEBSITE MEDIA LIABILITY COVERAGE	
LIMITS OF INSURANCE	
Each Website Media Claim Limit of Insurance	\$2,000,000
Website Media Claim Retroactive Date	Full Prior Acts
NOTE: The Each Claim Retention applies to this Website Media Liability Coverage.	
If no Website Media Claim Retroactive Date is stated in this Schedule, the Retroactive Date for this coverage will be the Retroactive Date stated on the Declarations.	

SCHEDULE OF RANSOMWARE LOSS COVERAGE	
Ransomware Loss Limit of Insurance	\$2,000,000
Ransomware Loss Retention	\$2,500

SCHEDULE OF SOCIAL ENGINEERING FRAUD LOSS COVERAGE	
Social Engineering Fraud Loss Limit of Insurance	\$250,000
Social Engineering Fraud Loss Retention	\$2,500

SCHEDULE OF TELECOMMUNICATIONS THEFT LOSS COVERAGE	
Telecommunications Theft Loss Limit of Insurance	\$250,000
Telecommunications Theft Loss Retention	\$2,500

SCHEDULE OF REPUTATIONAL HARM COVERAGE	
Reputational Harm Limit of Insurance	\$2,000,000
Reputational Harm Retention	\$2,500

### OPTION 3

LIMITS OF INSURANCE	
Policy Limit Of Insurance	\$3,000,000

CLAIMS-MADE LIABILITY COVERAGES LIMITS OF INSURANCE	
Aggregate Claims-Made Liability Coverages Limit Of Insurance	\$3,000,000
Each Enterprise Security Event Claim Limit Of Insurance	\$3,000,000
Each Privacy Regulation Claim Limit Of Insurance	\$3,000,000

FIRST PARTY COVERAGES LIMITS OF INSURANCE	
Aggregate First Party Coverages Limit Of Insurance	\$3,000,000
Crisis Management Expense Limit Of Insurance	\$3,000,000
Fraud Response Expense Limit Of Insurance	\$3,000,000
Public Relations Expense Limit Of Insurance	\$3,000,000
Forensic And Legal Expense Limit Of Insurance	\$3,000,000
Extortion Loss Limit Of Insurance	\$3,000,000

### ADDITIONAL COVERAGE

SCHEDULE OF BUSINESS INTERRUPTION AND DATA RECOVERY COVERAGE	
LIMITS OF INSURANCE	
Aggregate Business Interruption Coverages Limit of Insurance	\$3,000,000
System Disruption Business Interruption Coverage Limit of Insurance	\$3,000,000
Data Recovery Expense Coverage Limit of Insurance	\$3,000,000
Service Disruption Business Interruption Coverage Limit of Insurance	\$3,000,000
RETENTION	
Data Recovery Expense Retention	\$5,000
System Disruption Hourly Cap (stated as \$ per hour)	\$0
System Disruption Waiting Period (in hours)	6 hours
Service Disruption Hourly Cap (stated as \$ per hour)	\$0
Service Disruption Waiting Period (in hours)	6 hours
NOTE: If an Hourly Cap is not stated above, then no Hourly Cap shall apply with respect to such Coverage	

SCHEDULE OF PCI-DSS FINES COVERAGE	
LIMITS OF INSURANCE	
Aggregate PCI-DSS Fines Claims Limit of Insurance	\$3,000,000
Each PCI-DSS Claim	\$3,000,000
RETENTION	
Aggregate PCI-DSS Fines Claim Retention	\$5,000
PCI-DSS Fines Claim Retroactive Date	Full Prior Acts
NOTE: If no PCI-DSS Fines Claim Retroactive Date is stated in this Schedule, the Retroactive Date for this coverage will be the Retroactive Date stated on the Declarations.	

TOTAL POLICY PREMIUM **\$2,413**

RETENTIONS	
Aggregate Policy Level Retention	\$5,000

CLAIMS-MADE LIABILITY COVERAGE RETENTION	
Each Claim Retention	\$5,000

FIRST PARTY COVERAGES RETENTION	
Aggregate First Party Coverages Retention	\$5,000
Crisis Management Expense Retention	\$5,000
Fraud Response Expense Retention	\$5,000
Public Relations Expense Retention	\$5,000
Forensic And Legal Expense Retention	\$5,000
Extortion Loss Retention	\$5,000

SCHEDULE OF WEBSITE MEDIA LIABILITY COVERAGE	
LIMITS OF INSURANCE	
Each Website Media Claim Limit of Insurance	\$3,000,000
Website Media Claim Retroactive Date	Full Prior Acts
NOTE: The Each Claim Retention applies to this Website Media Liability Coverage.	
If no Website Media Claim Retroactive Date is stated in this Schedule, the Retroactive Date for this coverage will be the Retroactive Date stated on the Declarations.	

SCHEDULE OF RANSOMWARE LOSS COVERAGE	
Ransomware Loss Limit of Insurance	\$3,000,000
Ransomware Loss Retention	\$5,000

SCHEDULE OF SOCIAL ENGINEERING FRAUD LOSS COVERAGE	
Social Engineering Fraud Loss Limit of Insurance	\$250,000
Social Engineering Fraud Loss Retention	\$5,000

SCHEDULE OF TELECOMMUNICATIONS THEFT LOSS COVERAGE	
Telecommunications Theft Loss Limit of Insurance	\$250,000
Telecommunications Theft Loss Retention	\$5,000

SCHEDULE OF REPUTATIONAL HARM COVERAGE	
Reputational Harm Limit of Insurance	\$3,000,000
Reputational Harm Retention	\$5,000