

Insert Logo here

BCS Insurance Company
[2 Mid America Plaza, Suite 200
Oakbrook Terrace, IL 60181]
[INSERT PHONE NUMBER]

(A stock insurance company, herein the "Company")

Cyber and Privacy Liability Insurance Policy

Policy No.: CYB

POLICY DECLARATIONS

NOTICE: THE POLICY CONTAINS ONE OR MORE COVERAGES. CERTAIN COVERAGES ARE LIMITED TO LIABILITY FOR CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND NOTIFIED TO US DURING THE POLICY PERIOD AS REQUIRED. CLAIMS EXPENSES SHALL REDUCE THE APPLICABLE LIMITS OF LIABILITY AND ARE SUBJECT TO THE APPLICABLE RETENTION (S). PLEASE READ THIS POLICY CAREFULLY.

ITEM 1. NAMED INSURED:

ADDRESS:

ITEM 2. POLICY PERIOD: FROM:
TO:
(12:01 A.M. Standard time at the address shown in Item 1.)

ITEM 3. POLICY LIMITS OF LIABILITY AND COVERAGES PURCHASED:

I. Aggregate Limit of Liability:

(Aggregate for Each and Every Claim or Event including Claims Expenses)

II. Sublimit of Liability for Individual Coverage(s) Purchased

"Nil" or "N/A" Sublimit of Liability for any coverage indicates that the coverage was not purchased

COVERAGE	PER CLAIM OR EVENT SUBLIMIT OF LIABILITY INCLUDES CLAIMS EXPENSES	AGGREGATE SUBLIMIT OF LIABILITY
A. Privacy Liability (including Employee Privacy)		
B. Privacy Regulatory Claims Coverage		
C. Security Breach Response Coverage		
D. Security Liability		
E. Multimedia Liability		
F. Cyber Extortion		
G. Business Income and Digital Asset Restoration
1. Business Income Loss		
2. Restoration Costs		

3. Reputation Business Income Loss		
4. Systems Integrity Restoration Loss		
H. PCI DSS Assessment		
I. Electronic Fraud
1. Phishing Loss		
2. Services Fraud Loss		
3. Reward Fund Loss		
4. Personal Financial Loss		
5. Corporate Identify Theft Loss		
6. Telephone Hacking Loss		
7. Direct Financial Loss (Funds Transfer Fraud)		
8. Cyber Deception*		

* e.g. social engineering

III. Supplemental Limits

COVERAGE	SUBLIMIT OF LIABILITY
A. Court Attendance Costs	
B. Bodily Injury / Property Damage Liability	
C. TCPA	
D. HIPAA Corrective Action Plan Costs	
E. Post Breach Response	
F. Independent Consultant	
G. Outsourced Provider	
H. Computer System **	

** e.g. bricking

ITEM 4. RETENTION (including Claims Expenses):

COVERAGE	EACH CLAIM OR EVENT	AGGREGATE
A. Privacy Liability (including Employee Privacy)		
B. Privacy Regulatory Claims Coverage		
C. Security Breach Response Coverage		
D. Security Liability		
E. Multimedia Liability		
F. Cyber Extortion		
G. Business Income and Digital Asset Restoration		
H. PCI DSS Assessment		
I. Electronic Fraud	
1. <u>Phishing Loss</u>		
2. <u>Services Fraud Loss</u>		
3. <u>Reward Fund Loss</u>		

4. Personal Financial Loss		
5. Corporate Identify Theft Loss		
6. Telephone Hacking Loss		
7. Direct Financial Loss (Funds Transfer Fraud)		
8. Cyber Deception		

ITEM 5. PREMIUM: \$

ITEM 6. TERRITORIAL LIMITS: Worldwide

ITEM 7. RETROACTIVE DATE:

ITEM 8. NOTICE OF CLAIM:

ITEM 9 SERVICE OF SUIT:

ITEM 10 CHOICE OF LAW:

ITEM 11 WAITING PERIOD:

FORMS AND ENDORSEMENTS EFFECTIVE AT INCEPTION:

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