

PROFESSIONAL LIABILITY/CYBER LIABILITY

LIMITS

Lender Liability	\$	1,000,000
IRA/Keogh & HSA Wrongful Acts - Sublimit	\$	1,000,000
Network Security & Privacy Liability	\$	2,000,000
Regulatory Defense & Penalties – Sublimit	\$	1,000,000
Crisis Mitigation Expense – Sublimit	\$	250,000
Cyber Extortion Threat – Sublimit	\$	1,000,000
Business Interruption – Sublimit	\$	1,000
Policy Aggregate	\$	2,000,000

RETENTIONS

Lender Liability	\$	10,000
IRA/Keogh & HSA Wrongful Acts - Sublimit	\$	5,000
Network Security & Privacy Liability	\$	10,000
Regulatory Defense & Penalties – Sublimit	\$	10,000
Crisis Mitigation Expense – Sublimit	\$	10,000
Cyber Extortion Threat – Sublimit	\$	10,000
Business Interruption – Sublimit	\$	10,000

PRIOR AND PENDING DATE

Lender Liability	08/15/2012
Professional Services	08/15/2012
Network Security & Privacy Liability	01/24/2010
Media Communications Liability	01/24/2010
Regulatory Defense & Penalties	01/24/2010

FORMS AND ENDORSEMENTS (NOT LIMITED TO)

- Professional Liability Coverage Part
- Cyber Liability Coverage Part
- Exclusion of Certified Acts of Terrorism
- Specified Professional Services Endorsement

This is a claims made policy and applies only to claims first made against the insured during the policy period. Defense costs reduce the limit of liability and are subject to the retention.

CARRIER	AmTrust North America	\$14,969	Annual Premium
		\$450	Policy Fee
		\$15,419	Total
Wesco Insurance Company			
(A.M. Best’s Rating: A XIV)			

TERM: January 30, 2018 to January 30, 2019

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We make no representation that any limit of liability is adequate, therefore higher limits for all coverages quoted may be available upon request.

MARKETING RECAP

Professional Risk – Declined

RSUI – Declined

Starstone - Declined

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