

# CYBER SECURITY LIMIT & DEDUCTIBLE OPTIONS

Coverage	Limits and Deductibles**				
First Party Annual Aggregate Limit	\$50,000	\$100,000	\$250,000	\$500,000	\$1,000,000
Third Party Annual Aggregate Limit*	\$50,000	\$100,000	\$250,000	\$500,000	\$1,000,000
Deductible - Per Occurrence	\$1,000	\$1,000	\$2,500	\$10,000	\$10,000
<b>First Party Coverages</b>					
Data Compromise Response Expenses	Included	Included	Included	Included	Included
Sublimits Per Occurrence:					
Public Relations	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Reputational Harm	\$10,000	\$10,000	\$25,000	\$25,000	\$25,000
Computer Attack	Included	Included	Included	Included	Included
Sublimit Per Occurrence:					
Public Relations	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Cyber Extortion	Included	Included	Included	Included	Included
Sublimit Per Occurrence	\$10,000	\$10,000	\$25,000	\$25,000	\$25,000
Misdirected Payment Fraud	Included	Included	Included	Included	Included
Sublimit Per Occurrence	\$10,000	\$10,000	\$25,000	\$25,000	\$25,000
Computer Fraud	Included	Included	Included	Included	Included
Sublimit Per Occurrence	\$10,000	\$10,000	\$25,000	\$25,000	\$25,000
Telecommunications Fraud	Included	Included	Included	Included	Included
Sublimit Per Occurrence	\$10,000	\$10,000	\$25,000	\$25,000	\$25,000
Reward Payments	Included	Included	Included	Included	Included
Sublimit Per Occurrence	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
<b>Third Party Coverages</b>					
Privacy Incident Liability	Included	Included	Included	Included	Included
Network Security Liability	Included	Included	Included	Included	Included
Electronic Data Media Liability	Included	Included	Included	Included	Included
<b>Identity Recovery Coverages</b>					
Annual Aggregate Limit - Per "Identity Recovery Insured"	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
Sublimits Per Occurrence:					
Lost Wages and Child and Elder Care Expenses	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Mental Health Counseling	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Miscellaneous Unnamed Costs	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000

\*Minnesota requires that the 3rd Party Annual Aggregate Limit be split into separate defense coverage and separate liability coverage. This means that the Cyber Security 3rd Party Annual Aggregate will be divided into equal but separate defense and liability limits.

\*\*Limits of \$2,000,000, \$3,000,000, \$4,000,000, and \$5,000,000 are also available.

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