

**INSURANCE PROPOSAL
PREPARED FOR:**

CITY OF BAY ST LOUIS

Jamie Favre
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PRESENTED BY:

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DISCLAIMER - The abbreviated outlines of coverages used throughout this proposal are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of coverages. This is only a summary and the terms and conditions of any policy issued will take precedence over the proposal.

SERVICING TEAM

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CYBER LIABILITY LIMITS

Issuing Company: Travelers
Policy Term: 10/12/2024 - 10/12/2025
Policy #: 107924820

CyberRisk Aggregate Limit: \$1,000,000

Liability	Limit	Retention
Privacy and Security	\$1,000,000	\$5,000
Payment Card Costs	\$1,000,000	Subject to Privacy and Security Retention
Media	\$1,000,000	\$5,000
Regulatory Proceedings	\$1,000,000	\$5,000

Breach Response	Limit	Retention
Privacy Breach Notification	\$1,000,000	\$5,000
Computer and Legal Experts	\$1,000,000	\$5,000
Betterment	\$100,000	
Cyber Extortion	\$1,000,000	\$5,000
Data Restoration	\$1,000,000	\$5,000
Public Relations	\$1,000,000	\$5,000

Cyber Crime	Limit	Retention
Computer Fraud	\$1,000,000	\$5,000
Funds Transfer Fraud	\$1,000,000	\$5,000
Social Engineering Fraud	\$250,000	\$5,000
Telecom Fraud	\$100,000	\$5,000

Business Loss	Limit	Retention
Business Interruption	\$1,000,000	
Dependent Business Interruption	\$1,000,000	
Dependent Business Interruption - System Failure	\$1,000,000	
Dependent Business Interruption - Outsource Provider	\$1,000,000	
Dependent Business Interruption - Outsource Provider - System Failure	\$1,000,000	
Reputation Harm	\$250,000	\$5,000
System Failure	\$1,000,000	

Additional First Party Provisions

Accounting Costs Limit:

Betterment Coparticipation:

Period Of Restoration:

Period Of Indemnity:

Wait Period:

Limit

\$25,000

50%

180 days

30 days

12 hours

Retention

CYBER LIABILITY TERMS & CONDITIONS

AFE-16001-0119 General Conditions

AFE-17014-0620 Mississippi Changes Endorsement

AFE-19029-0719 Cap On Losses From Certified Acts Of Terrorism Endorsement

AFE-19030-0920 Federal Terrorism Risk Insurance Act Disclosure Endorsement

CYB-16001-0620 CyberRisk Coverage

CYB-16001-TOC-0620 CyberRisk Table of Contents

CYB-19102-0620 Dependent Business Interruption - System Failure Endorsement

CYB-19104-0620 Dependent Business Interruption - Outsource Provider Endorsement

CYB-19105-0119 Conviction Reward Endorsement

CYB-19119-0119 Amend Privacy And Security Act To Include Violation Of The General Data Protection Regulation Endorsement

CYB-19122-0519 Vendor Or Client Payment Fraud Endorsement

CYB-19123-0519 Bricked Equipment Endorsement

SUMMARY

COVERAGE	EXPIRING PREMIUM	RENEWAL PREMIUM
Cyber Liability	\$ 7,512.00	\$ 6,974.00

ARE YOU EXPOSED??? OTHER LINES OF COVERAGE TO CONSIDER:

- PROFESSIONAL LIABILITY
- EMPLOYMENT PRACTICES LIABILITY

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