



ECC Insurance Brokers, Inc.

One Tower Lane, Suite 2850
Oakbrook Terrace, IL 60181
Main: 630-954-1414
Fax: 630-572-7121

Date: September 20, 2023

To: Melissa Thompson
Doeren Mayhew Insurance Group

From: Chris Green
Phone: (630) 572-7134
Email: cgreen@bridgespecialty.com
Fax: (630) 572-2171

Insured: Royal Auction Group, Inc.
Effective Date: 9/20/2023
Coverage: Cyber Liability
Policy Number: ATB-6690078-02

Dear Melissa,

Attached is the Confirmation of Insurance on the above captioned. The terms and conditions of this Confirmation of Insurance may not comply with the specifications submitted. Please review this Confirmation carefully to ensure the coverage, terms, and conditions are as ordered as well as compare it against the Quote provided & submission documents. Any changes are subject to carrier approval by endorsement as our office has no binding authority. Please review the policy forms for the actual coverage's provided.

If your agency issues a certificate of insurance or evidence of insurance it must be according to the terms of this binder and the insurance policy. Any request to change, endorse or modify the terms of this binder or the insurance policy must be submitted in writing to the insurance company for its advanced written approval and shall not be effective if communicated by means of a certificate of insurance or evidence of insurance. ECC Insurance Brokers, LLC. disclaims and undertakes no responsibility for incorrectly issued or inaccurate certificates or evidence of insurance.

Cancellation: This policy is subject to the cancellation provisions found in the policy(ies) or certificate(s) currently in use by the Insurer. The Insurance effected under the Insurer's binder can be cancelled by the Insurer (subject to statutory regulations) by mailing, to the Insured at the address stated on the face of this Confirmation of Insurance, written notice stating when such cancellation shall be effective. In the event of cancellation by the Insured, the earned premium would be subject to the minimum premium if applicable.

This Confirmation of Insurance is issued based upon the Insurer's agreement to bind and is issued by ECC Insurance Brokers, LLC. without any liability whatsoever as an Insurer.

PREMIUM PAYMENT IS DUE WITHIN TWENTY (20) DAYS FROM THE EFFECTIVE DATE UNLESS OTHERWISE STIPULATED.

Reference #: 0684192

CONFIRMATION OF INSURANCE

THE TERMS AND CONDITIONS OF THIS CONFIRMATION OF INSURANCE MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION. PLEASE READ THIS CONFIRMATION CAREFULLY AND COMPARE IT AGAINST THE QUOTE PROVIDED & SUBMISSION DOCUMENTS. PLEASE REVIEW THE POLICY FORMS FOR THE ACTUAL COVERAGE'S PROVIDED. IN THE EVENT OF DIFFERENCE, THE POLICY WILL PREVAIL.

IN ACCORDANCE WITH YOUR INSTRUCTIONS, AND IN RELIANCE UPON THE STATEMENTS MADE BY THE RETAIL BROKER IN THE APPLICATION/SUBMISSION, THE INSURER HAS BOUND COVERAGE AS FOLLOWS:

DATE ISSUED: September 20, 2023

PRODUCER: Melissa Thompson
Doeren Mayhew Insurance Group
305 West Big Beaver Road Suite 102
Troy, MI 48084

INSURED: Royal Auction Group, Inc.
7061 Alico Road
Fort Myers, FL 33912

INSURER: Trisura Specialty Insurance Company
Non-Admitted

A.M. BEST RATING: A- IX

POLICY NO.: ATB-6690078-02

COVERAGE: Cyber Liability
COVERAGE TYPE: Claims Made and Reported
FORM NUMBER: AB-CYB-001.1 04/2022

POLICY PERIOD: 9/20/2023 TO 9/20/2024

12:01 A.M. STANDARD TIME AT THE LOCATION ADDRESS OF THE NAMED INSURED. THIS INSURANCE BINDER WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE POLICY(IES) ISSUED TO REPLACE IT, 60 DAYS OF THE DATE OF THIS BINDER OR EFFECTIVE DATE OF COVERAGE.

<u>LIMITS OF LIABILITY:</u>	\$1,000,000	Policy Aggregate
	Privacy	
	\$1,000,000	Information Privacy Liability
	\$1,000,000	Regulatory Liability
	\$1,000,000	Event Response and Management
	\$1,000,000	PCI-DSS Liability
	Network Security	
	\$1,000,000	Network Security Liability
	\$1,000,000	Event Response and Recovery
	Business Interruption	
	\$1,000,000	Direct Business Interruption
	\$1,000,000	Contingent Business Interruption
	System Failure	
	\$1,000,000	Direct System Failure
	\$1,000,000	Contingent System Failure
	Cyber Extortion	
	\$1,000,000	Cyber Extortion
	Financial Fraud	
	\$250,000	Social Engineering
	\$250,000	Computer Fraud
	Media Content	
	\$1,000,000	Media Liability
	\$1,000,000	Media Event Response
	Reputational Harm	
	\$1,000,000	Reputational Harm
<u>RETENTION:</u>	\$25,000	Each Claim
	8 Hours	Waiting Period, Business Interruption
	8 Hours	Waiting Period, System Failure
	180 Days	Indemity Period, Reputational Harm