

Shelli Barrios
Insurica Insurance Services, LLC - Oklahoma City
P.O. Box 25928
Oklahoma City, OK 73125

Mar 11, 2025

Re: Mangum Regional Medical Center, Ref# 13427448-C
Proposed Effective 4/21/2025 to 4/21/2026

Dear Shelli:

We are pleased to confirm the attached quotation for **(Cyber)** being offered with **Lloyds of London**. This carrier is **Non-Admitted** in the state of **OK**. Please note that this quotation is based on the coverage, terms and conditions as stated in the attached quotation, which may be different from those requested in your original submission. As you are the representative of the Insured, it is incumbent upon you to review the terms of this quotation carefully with your Insured, and reconcile any differences from the terms requested in the original submission. CRC Insurance Services, Inc. disclaims any responsibility for your failure to reconcile with the Insured any differences between the terms quoted as per the attached and those terms originally requested. The attached quotation may not be bound without a fully executed CRC brokerage agreement.

NOTE: The Insurance Carrier indicated in this quotation reserves the right, at its sole discretion, to amend or withdraw this quotation if it becomes aware of any new, corrected or updated information that is believed to be a material change and consequently would change the original underwriting decision.

Should coverage be elected as quoted per the attached, Premium and Commission are as follows:

Premium:	\$6,900.00
Broker Fee	\$400.00
Carrier Policy Fee	\$250.00
Surplus Lines Tax	\$453.00
OK Transaction Fee	\$13.21

Grand Total: \$8,016.21

<i>Option to Elect Terrorism Coverage</i>
TRIPRA Premium: INCLUDED
Additional Taxes:
Total Including TRIA(if elected) \$8,016.21

Commission: 12%

MEP: %

Broker Fees & Policy Fees are Fully Earned at Binding

NOTE: If insured is located outside your resident state, you must hold appropriate non-resident license prior to binding.

If Non Admitted the following applies:

Oklahoma Tax Filings are the responsibility of: () Your Agency (x) CRC

This policy is not subject to the protection of any guaranty association in the event of liquidation or receivership of the insurer.

Upon requesting quotes and/or placement for the coverage listed herein, the producing retail broker hereby confirms that he/she has performed any and all diligent searches, as may be required by statute, for coverage through licensed carriers or other means of placement, and as necessary maintain proof of declination. Where allowed by governing statutes, "diligent effort" may not require an actual physical search and declination on each risk, but may be based on the retail producing broker's own experience, opinion and overall knowledge of acceptability in the admitted marketplace.

CRC is compensated in a variety of ways, including commissions and fees paid by insurance companies and fees paid by clients. Some insurance companies pay brokers supplemental commissions (sometimes referred to as "contingent commissions" or "incentive commissions"), which is compensation that is based on a broker's performance with that carrier. These supplemental commissions may be based on volume, profitability, retention, growth or other measures. Even if a contingent commission agreement exists with a carrier, we recognize that our responsibility is to promote the best interests of the policyholder in the selection of an insurance company. For more information on CRC's compensation, please contact your CRC broker.

Financing Insurance Premiums

Premium financing budgets insurance payments and improves liquidity for other business objectives: working capital, business growth, building expansion.

If your clients choose to pay their insurance in monthly installments, it's fast and easy with AFCO Premium Finance. AFCO provides premium financing solutions for large, mid-size and small corporate accounts;

Find out how premium financing works and how it can expand your relationship with your clients by e-mailing AFCODirect@afco.com; or **call toll- free 877-317-6437**.

Sincerely,

ProElite
213-439-3400
LAExecProSupport@crcgroup.com
13427448



INDICATION OF TERMS

REFERENCE NUMBER:	5222714
COMPANY NAME:	Mangum Regional Medical Center
TOTAL PAYABLE:	USD7,150.00
Premium breakdown:	
Cyber & Privacy:	USD5,500.00
Cyber Crime:	USD1,400.00
TRIA:	USD0.00
Policy Administration Fee:	USD250.00
BUSINESS OPERATIONS:	Hospital
LEGAL ACTION:	Worldwide
TERRITORIAL SCOPE:	Worldwide
REPUTATIONAL HARM PERIOD:	12 months
INDEMNITY PERIOD:	12 months
WAITING PERIOD:	8 hours
WORDING:	Cyber, Private Enterprise v3.2
ENDORSEMENTS:	Complaints Notice (USA) CRC Swett Special Amendatory Clause v3.0 Contingent Bodily Injury Amendatory Clause Policyholder Disclosure Notice Of Terrorism Insurance Coverage

SUBJECTIVITIES:	This quote is subject to the following being provided by the stated deadline: 1. Satisfactory confirmation that you have downloaded & registered our incident response mobile app, details of which can be found with your policy documents. (30 days post binding)
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POLICY PERIOD:	12 months
DATE OF ISSUE:	11 Mar 2025
OPTIONAL EXTENDED REPORTING PERIOD:	12 months for 100% of applicable annualized premium
SECURITY:	Certain underwriters at Lloyd's and other insurers

THIS INDICATION OF TERMS IS ONLY VALID FOR 30 DAYS FROM THE DATE OF ISSUE

PLEASE REFER TO THE FOLLOWING PAGES FOR A FULL BREAKDOWN OF LIMITS, RETENTIONS AND APPLICABLE CLAUSES



DECLARATIONS

THE FOLLOWING INSURING CLAUSES ARE SUBJECT TO AN EACH AND EVERY CLAIM LIMIT

INSURING CLAUSE 1: CYBER INCIDENT RESPONSE

SECTION A: INCIDENT RESPONSE COSTS

Limit of liability:	USD1,000,000	each and every claim
Deductible:	USD0	each and every claim

SECTION B: LEGAL AND REGULATORY COSTS

Limit of liability:	USD1,000,000	each and every claim
Deductible:	USD5,000	each and every claim

SECTION C: IT SECURITY AND FORENSIC COSTS

Limit of liability:	USD1,000,000	each and every claim
Deductible:	USD5,000	each and every claim

SECTION D: CRISIS COMMUNICATION COSTS

Limit of liability:	USD1,000,000	each and every claim
Deductible:	USD5,000	each and every claim

SECTION E: PRIVACY BREACH MANAGEMENT COSTS

Limit of liability:	USD1,000,000	each and every claim
Deductible:	USD5,000	each and every claim

SECTION F: THIRD PARTY PRIVACY BREACH MANAGEMENT COSTS

Limit of liability:	USD1,000,000	each and every claim
Deductible:	USD5,000	each and every claim

SECTION G: POST BREACH REMEDIATION COSTS

Limit of liability:	USD50,000	each and every claim, subject to a maximum of 10% of all sums we have paid as a direct result of the cyber event
Deductible:	USD0	each and every claim



INSURING CLAUSE 2: CYBER CRIME

SECTION A: FUNDS TRANSFER FRAUD

Limit of liability: USD250,000 each and every claim

Deductible: USD5,000 each and every claim

SECTION B: THEFT OF FUNDS HELD IN ESCROW

Limit of liability: USD250,000 each and every claim

Deductible: USD5,000 each and every claim

SECTION C: THEFT OF PERSONAL FUNDS

Limit of liability: USD250,000 each and every claim

Deductible: USD5,000 each and every claim

SECTION D: EXTORTION

Limit of liability: USD1,000,000 each and every claim

Deductible: USD5,000 each and every claim

SECTION E: CORPORATE IDENTITY THEFT

Limit of liability: USD250,000 each and every claim

Deductible: USD5,000 each and every claim

SECTION F: TELEPHONE HACKING

Limit of liability: USD250,000 each and every claim

Deductible: USD5,000 each and every claim

SECTION G: PUSH PAYMENT FRAUD

Limit of liability: USD50,000 each and every claim

Deductible: USD5,000 each and every claim

SECTION H: UNAUTHORIZED USE OF COMPUTER RESOURCES

Limit of liability: USD250,000 each and every claim

Deductible: USD5,000 each and every claim



INSURING CLAUSE 3: SYSTEM DAMAGE AND BUSINESS INTERRUPTION

SECTION A: SYSTEM DAMAGE AND RECTIFICATION COSTS

Limit of liability: USD1,000,000 each and every claim

Deductible: USD5,000 each and every claim

SECTION B: INCOME LOSS AND EXTRA EXPENSE

Limit of liability: USD1,000,000 each and every claim, sub-limited to USD1,000,000 in respect of **system failure**

Deductible: USD5,000 each and every claim

SECTION C: ADDITIONAL EXTRA EXPENSE

Limit of liability: USD100,000 each and every claim

Deductible: USD5,000 each and every claim

SECTION D: DEPENDENT BUSINESS INTERRUPTION

Limit of liability: USD1,000,000 each and every claim, sub-limited to USD1,000,000 in respect of **system failure**

Deductible: USD5,000 each and every claim

SECTION E: CONSEQUENTIAL REPUTATIONAL HARM

Limit of liability: USD1,000,000 each and every claim

Deductible: USD5,000 each and every claim

SECTION F: CLAIM PREPARATION COSTS

Limit of liability: USD25,000 each and every claim

Deductible: USD0 each and every claim

SECTION G: HARDWARE REPLACEMENT COSTS

Limit of liability: USD1,000,000 each and every claim

Deductible: USD5,000 each and every claim



THE FOLLOWING INSURING CLAUSES ARE SUBJECT TO AN AGGREGATE LIMIT

INSURING CLAUSE 4: NETWORK SECURITY & PRIVACY LIABILITY

SECTION A: NETWORK SECURITY LIABILITY

Aggregate limit of liability:	USD1,000,000	in the aggregate, including costs and expenses
Deductible:	USD5,000	each and every claim, including costs and expenses

SECTION B: PRIVACY LIABILITY

Aggregate limit of liability:	USD1,000,000	in the aggregate, including costs and expenses
Deductible:	USD5,000	each and every claim, including costs and expenses

SECTION C: MANAGEMENT LIABILITY

Aggregate limit of liability:	USD1,000,000	in the aggregate, including costs and expenses
Deductible:	USD5,000	each and every claim, including costs and expenses

SECTION D: REGULATORY FINES

Aggregate limit of liability:	USD1,000,000	in the aggregate, including costs and expenses
Deductible:	USD5,000	each and every claim, including costs and expenses

SECTION E: PCI FINES, PENALTIES AND ASSESSMENTS

Aggregate limit of liability:	USD1,000,000	in the aggregate, including costs and expenses
Deductible:	USD5,000	each and every claim, including costs and expenses

INSURING CLAUSE 5: MEDIA LIABILITY

SECTION A: DEFAMATION

Aggregate limit of liability:	USD1,000,000	in the aggregate, including costs and expenses
Deductible:	USD5,000	each and every claim, including costs and expenses

SECTION B: INTELLECTUAL PROPERTY RIGHTS INFRINGEMENT

Aggregate limit of liability:	USD1,000,000	in the aggregate, including costs and expenses
Deductible:	USD5,000	each and every claim, including costs and expenses

INSURING CLAUSE 6: TECHNOLOGY ERRORS AND OMISSIONS

NO COVER GIVEN



INSURING CLAUSE 7: COURT ATTENDANCE COSTS

Aggregate limit of liability: USD100,000 in the aggregate

Deductible: USD0 each and every claim



OUR REGULATORY STATUS

CFC Underwriting Limited is authorised and regulated by the United Kingdom Financial Conduct Authority (FCA). CFC Underwriting Limited's Firm Reference Number at the FCA is 312848. These details may be checked by visiting the Financial Conduct Authority website at <https://register.fca.org.uk/>. Alternatively, the Financial Conduct Authority may be contacted on +44 (0)20 7066 1000.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations to you in respect of insurance policies that we have underwritten on behalf of insurers. This depends on the type of business and the circumstances of the claim. In respect of general insurance business the FSCS will cover 90% of the claim, without any upper limit and for compulsory classes of insurance, the FSCS will cover 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

HOW TO COMPLAIN - USA

We intend to provide an excellent service to you. However, we recognize that there may be occasions when you feel that this has not been achieved. If you are unhappy with any aspect of the service that you receive from us, please contact your insurance broker in the first instance, stating the nature of your complaint, the certificate and/or claim number.

Alternatively, you can contact us directly at complaints@cfc.com or please write to:

Chief Executive Officer
CFC Underwriting Limited
85 Gracechurch Street
London EC3V 0AA
United Kingdom

If you remain dissatisfied after we have considered your complaint and provided our response, you may have the right to refer your complaint to the Department of Insurance in your State for review.

You will be provided with further information about your complaint escalation rights to the Department of Insurance in your State by us on receipt of your complaint.

The existence of this complaints procedure does not affect your right to commence a legal action or an alternative dispute resolution proceeding in accordance with your contractual rights.



DATA PROTECTION NOTICE

We collect and use relevant information about you to provide you with your insurance cover or the insurance cover that benefits you and to meet our legal obligations. Where you provide us or your agent or broker with details about other people, you must provide this notice to them.

The information we collect and use includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover from which you benefit. This information may include more sensitive details such as information about your health and any criminal convictions you may have.

In certain circumstances, we may need your consent to process certain categories of information about you (including sensitive details such as information about your health and any criminal convictions you may have). Where we need your consent, we will ask you for it separately. You do not have to give your consent and you may withdraw your consent at any time. However, if you do not give your consent, or you withdraw your consent, this may affect our ability to provide the insurance cover from which you benefit and may prevent us from providing cover for you or handling your claims.

The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law.

We will process individual insured's details, as well as any other personal information you provide to us in respect of your insurance cover, in accordance with our privacy notice and applicable data protection laws.

To enable us to use individual insured's details in accordance with applicable data protection laws, we need you to provide those individuals with certain information about how we will use their details in connection with your insurance cover.

You agree to provide to each individual insured this notice, on or before the date that the individual becomes an individual insured under your insurance cover or, if earlier, the date that you first provide information about the individual to us.

We are committed to using only the personal information we need to provide you with your insurance cover. To help us achieve this, you should only provide to us information about individual insureds that we ask for from time to time.

You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use your information or request a copy of our full privacy notice, please contact us directly at dataprotection@cfc.com.

For more information about how we use your personal information please see our full privacy notice, which is available online on our website at:

<http://www.cfc.com/privacy>



OTHER COSTS, FEES AND CHARGES

A Policy Administration Fee may be charged by CFC Underwriting Limited for administration costs incurred by it for its role in the distribution of this policy. Any applicable Policy Administration Fee:

- a. is separate from and in addition to the premium stated in the Declarations page;
- b. is not subject to any tax that would otherwise be applied to the premium; and
- c. constitutes a separate agreement between the Insured stated in the Declarations page and CFC Underwriting Limited which will come into effect upon inception of the policy.

If a Policy Administration Fee is applicable then it will be deemed fully earned upon inception of this policy and it will not be refundable in the event this policy is cancelled in accordance with the terms and conditions of this policy



CRC SWETT SPECIAL AMENDATORY CLAUSE V3.0

ATTACHING TO POLICY N/A

NUMBER:

THE INSURED: Mangum Regional Medical Center

WITH EFFECT FROM: -

It is understood and agreed that the following **SECTION** is added to **INSURING CLAUSE 2** in the Declarations page:

SECTION I: INVOICE MANIPULATION FRAUD

Limit of liability: USD250,000 each and every claim

Deductible: USD5,000 each and every claim

It is understood and agreed that the following amendments are made to this Policy:

1. Part e. of **INSURING CLAUSE 1 (SECTION B)** only) is deleted in its entirety and replaced with the following:
 - e. defend any regulatory action, including the costs of a PCI forensic investigator to conduct an independent forensic investigation of **your computer systems** as part of the defense .
2. The following parts e. and f. are added to **INSURING CLAUSE 1 (SECTION E)** only):
 - e. issue appropriate notices, via a method determined by **us**, to any individuals other than those stated in a. above that are requested by **you** and agreed to by **us** (our agreement will not be unreasonably withheld); and
 - f. freeze the credit of any affected individual, and subsequently remove that credit freeze.
3. The following part e. is added to **INSURING CLAUSE 1 (SECTION F)** only):
 - e. freeze the credit of any affected individual, and subsequently remove that credit freeze.
4. The following **SECTION** is added to **INSURING CLAUSE 2**:

SECTION I: INVOICE MANIPULATION FRAUD

We agree to reimburse **you** for **loss** first discovered by **you** during the **period of the policy** as a direct result of theft committed by a **third party** of a **client's** money or other financial assets that the **client** intended to send to **you** but which **you** did not receive, as a result of fraudulent electronic communications designed to impersonate **you**, including the creation of fraudulent invoices or change of banking details.

However, cover under this Section is only provided in the event the



fraudulent electronic communications are as a direct result of the **third party** compromising the **company's** network security.

5. The final paragraph of **INSURING CLAUSE 3 (SECTION A)** only) is deleted in its entirety and replaced with the following:

reasonably and necessarily incurred as a direct result of any loss or damage to the data application components of **your computer systems**, where the loss or damage is first discovered by **you** during the **period of the policy**.

6. **INSURING CLAUSE 4 (SECTION D)** only) is deleted in its entirety and replaced with the following:

SECTION D: REGULATORY FINES

We agree to pay on **your** behalf any fines and penalties resulting from a **regulatory investigation** arising as a direct result of a **cyber event** first discovered by **you** during the **period of the policy**.

7. **INSURING CLAUSE 4 (SECTION E)** only) is deleted in its entirety and replaced with the following:

SECTION E: PCI FINES, PENALTIES AND ASSESSMENTS

We agree to pay on **your** behalf any fines, penalties, card-reissuance fees and card brand assessments including fraud recoveries, operational reimbursements, non-cooperation costs and case management fees which you become legally obliged to pay **your** acquiring bank or payment processor as a direct result of a **payment card breach** first discovered by **you** during the **period of the policy**.

We will also pay **costs and expenses** on **your** behalf.

8. The following parts are added to **INSURING CLAUSE 5 (SECTION B)** only):

- e. misappropriation of a trade secret;
- f. invasion, infringement or interference with rights of privacy or publicity, including false light, public disclosure of private facts, intrusion, breach of confidence and commercial appropriation of name or likeness; or
- g. improper deep linking or framing.

9. The following parts e. and f. are added to the **"Claim" DEFINITION**:

- e. a request for arbitration or meditation; or
- f. a request to toll or waive statute of limitations.

10. The **"Cyber event" DEFINITION** is deleted in its entirety and replaced with the following:

"Cyber event" means

any actual or suspected unauthorized system access, electronic

attack or **privacy breach**, including but not limited to denial of service attack, cyber terrorism, hacking attack, Trojan horse, phishing attack, man-in-the-middle attack, application-layer attack, compromised key attack, malware infection (including spyware or Ransomware) or computer virus.

"**Cyber event**" does not mean **system failure**.

11. The "**Employee**" DEFINITION is deleted in its entirety and replaced with the following:

"**Employee**" means

any employee, volunteer, intern or contract employee of the **company**, other than a **senior executive officer**.

12. The first paragraph of the "**Media content**" DEFINITION, is deleted in its entirety and replaced with the following:

any content created or disseminated by **you** or on **your** behalf, including but not limited to user generated content, business communications and content disseminated through books, magazines, brochures, social media, billboards, websites, mobile applications, television and radio.

13. The "**You/your**" DEFINITION is deleted in its entirety and replaced with the following:

"**You/your**" means:

- a. the **company, employees** and **senior executive officers** solely acting in the normal course of **your business operations**;
 - b. the estates, heirs, legal representatives or assigns of any **employee** or **senior executive officer** in the event of their death, incapacity, insolvency or bankruptcy but only with respect to any act, error or omission committed or alleged to have been committed by the **employee** or **senior executive officer** while acting in their capacity as **employee** or **senior executive officer**; and
 - c. the parent, spouse, domestic partner, civil partner or child of any **employee** or **senior executive officer** but only in respect of any claim made against them by reason of:
 - i. their status as parent, spouse, domestic partner, civil partner or child of the **employee** or **senior executive officer**; or
 - ii. their ownership or interest in property which the claimant seeks as recovery for an alleged act, error or omission committed by the **employee** or **senior executive officer** while acting in their capacity as **employee** or **senior executive officer**.
14. Parts a. and b. of the "**Associated companies**" EXCLUSION are deleted in its entirety and replaced with the following:



- a. in respect of any **claim** made by any company, firm or partnership in which the **company** has greater than a 15% executive or financial interest, unless the **claim** emanates from an independent **third party**;
 - b. in respect of any **claim** made by any company, firm, partnership or individual which has greater than a 15% executive or financial interest in the **company**, unless the **claim** emanates from an independent **third party**;
15. The following is added to the “Patent infringement” **EXCLUSION**:

However, this Exclusion will not apply to **INSURING CLAUSE 4 (SECTION A only)** for any infringement of a patent by a **third party** as a direct result of any **cyber event**.
16. The “Product IP infringement” **EXCLUSION** is deleted in its entirety and replaced with the following:

Product IP infringement

arising directly or indirectly from the actual or alleged:

 - a. infringement of any intellectual property right by any product manufactured, designed, formulated, licensed, distributed or sold by **you**; or
 - b. the misappropriation of any trade secret by **you** or a **third party**.

However, part b. of this Exclusion will not apply to **INSURING CLAUSES 4 (SECTION A only)** and **5 (SECTION B only)**.
17. The following **EXCLUSIONS** are added:

Customer reimbursement costs

in respect of **INSURING CLAUSE 2**, for any costs incurred to reimburse **your** customers for their financial loss arising out of any fraudulent communications.

However, this Exclusion will not apply to part b. of **INSURING CLAUSE 2 (SECTION G only)**.

Misappropriation of a trade secret by an employee

in respect of **INSURING CLAUSES 4 (SECTION A only)** and **5 (SECTION B only)**, arising directly or indirectly from the actual or alleged theft or misappropriation of any trade secret by an **employee** from a former employer of theirs.
18. The following is added to the “Uninsurable fines” **EXCLUSION**:

However, we will apply the most favorable jurisdiction to you in determining whether such fines, penalties, civil or criminal sanctions, or multiple, punitive or exemplary damages are insurable.
19. The “Willful or dishonest acts of senior executive officers”

EXCLUSION is deleted in its entirety and replaced with the following:

Willful or dishonest acts of senior executive officers

arising directly or indirectly out of any willful, criminal, malicious or dishonest act, error or omission by a **senior executive officer** as determined by final, non-appealable adjudication, arbitral tribunal or written admission.

However, this Exclusion will not apply to any **senior executive officer** who had no knowledge of the willful, criminal, malicious or dishonest act, error or omission

20. The following paragraph is added to the “Additional insureds” **CONDITION**:

Where **we** indemnify a **third party** as an additional insured under this Policy, this Policy will be primary and non-contributory to the **third party's** own insurance, but only if **you** and the **third party** have entered into a contract that contains a provision requiring this.

21. The following **CONDITION** is added:

Cryptocurrency ransom payments

If **you** pay any ransom under **INSURING CLAUSE 2 (SECTION D)** only in cryptocurrency, including bitcoin, **we** will reimburse **you** the equivalent value of the cryptocurrency in USD at the time the ransom was paid by **you**.

22. Where “60 days” is referred to in the “Extended Reporting Period” **CONDITION**, it is deleted in its entirety and replaced with “90 days”.

23. The “Mergers and acquisitions” **CONDITION** is deleted in its entirety and replaced with the following:

Mergers and acquisitions

If **you** acquire or create an entity during the **period of the policy**, including an entity merging into or consolidating with **you** and the **company** is the surviving entity, cover is automatically extended under this Policy to include the acquired or created entity as a **subsidiary**. Cover for any acquired or created entity is only provided under this Policy for any act, error or omission committed, or **cyber event** first discovered, on or after the date of its acquisition or creation.

If during the **period of the policy** **you** are acquired by another entity, or **you** merge or consolidate with another entity and the **company** is not the surviving entity, then cover under this Policy will continue until the **expiry date** but only in respect of any act, error or omission committed, or **cyber event** first discovered, prior to the date of the acquisition, merger or consolidation.

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY



CONTINGENT BODILY INJURY AMENDATORY CLAUSE

ATTACHING TO POLICY N/A

NUMBER:

THE INSURED: Mangum Regional Medical Center

WITH EFFECT FROM: -

It is understood and agreed that the following amendments are made to this Policy:

1. The following **SECTIONS** are added to **INSURING CLAUSE 4** in the Declarations page:

SECTION F: CONTINGENT BODILY INJURY

Aggregate limit of liability: USD250,000 in the aggregate, including **costs and expenses**

Deductible: USD5,000 each and every claim, including **costs and expenses**

SECTION G: CORRECTIVE ACTION PLAN COSTS

Aggregate limit of liability: USD50,000 in the aggregate, including **costs and expenses**

Deductible: USD5,000 each and every claim, including **costs and expenses**

2. The following **SECTIONS** are added to **INSURING CLAUSE 4** of this Policy:

SECTION F: CONTINGENT BODILY INJURY

We agree to pay on **your** behalf all sums which **you** become legally obliged to pay (including liability for claimants' costs and expenses) as a result of any **claim** arising out of any **bodily injury** caused as a direct result of a **cyber event** affecting **your computer systems** first discovered by **you** during the **period of the policy**.

We will also pay **costs and expenses** on **your** behalf.

However, **we** will not make any payment under this Section for which **you** are entitled to indemnity under any other insurance, except for any additional sum which is payable over and above the other insurance.

SECTION G: CORRECTIVE ACTION PLAN COSTS

We agree to pay on **your** behalf any reasonable sums necessarily incurred by **you**, or on **your** behalf, with **our cyber incident manager** resulting from a **regulatory investigation** arising as a direct result of a **cyber event** first discovered by **you** during the **period of the policy** for the following services to complete a corrective action plan agreed between **you** and the Office for Civil Rights:

- a. develop a Health Insurance Portability and Accountability



Act (HIPAA) of 1996 compliant information security document set;

- b. complete a HIPAA compliance audit;
- c. complete an information security risk assessment; or
- d. implement a security awareness training program.

3. The following **DEFINITIONS** are added:

"Bodily injury" means death, bodily injury, mental injury, illness or disease.

4. The "Bodily injury and property damage" **EXCLUSION** is deleted in its entirety and replaced with the following:

Bodily injury and property damage

arising directly or indirectly out of:

- a. **bodily injury**; or
- b. tangible property damage.

However, part a. of this Exclusion will not apply to:

- a. **INSURING CLAUSE 4 (SECTION F only)**; and
- b. **INSURING CLAUSES 4 (SECTIONS A, B and C only) and 5** for any **claim** as a result of mental injury or emotional distress.

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY



POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

ATTACHING TO POLICY N/A

NUMBER:

THE INSURED: Mangum Regional Medical Center

WITH EFFECT FROM: -

Coverage for acts of terrorism is included in your policy. You are hereby notified that under the Terrorism Risk Insurance Act, as amended in 2015, the definition of act of terrorism has changed. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019 and 80% beginning on January 1, 2020, of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage.

The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

The portion of your annual premium that is attributable to coverage for acts of terrorism is USD0.00 and does not include any charges for the portion of losses covered by the United States government under the Act.

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY