CYBER LIABILITY

Insured by Chaucer Insurance Company DAC (Cowbell Insurance), AM Best Rating A XV ***Non-Admitted**
Effective: 7/1/2026 to 7/1/2027

Aggregate Limit: **$3,000,000**

COVERAGES - PRIME 250

LIABILITY EXPENSE	COVERAGE LIMIT	DEDUCTIBLE	WAITING PERIOD	RETRO ACTIVE PERIOD
Liability Costs	$3,000,000	$25,000	-	Full Prior Acts
PCI Costs	$3,000,000	$25,000	-	Full Prior Acts
Regulatory Costs	$3,000,000	$25,000	-	Full Prior Acts

FIRST PARTY EXPENSE	COVERAGE LIMIT	DEDUCTIBLE	WAITING PERIOD	RETRO ACTIVE PERIOD
Cowbell Breach Fund	$3,000,000	$25,000	-	-
Data Restoration Costs	$3,000,000	$25,000	-	-
Extortion Costs	$3,000,000	$25,000	-	-
Business Impersonation Costs	$3,000,000	$25,000	-	-
Reputational Harm Expense	$3,000,000	-	12 Hours	07/01/2025

***This insurance has been placed with an insurer that is not licensed by the State of Michigan. In the case of insolvency, payment of claims may not be guaranteed.**

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FIRST PARTY LOSS	COVERAGE LIMIT	DEDUCTIBLE	WAITING PERIOD	RETRO ACTIVE PERIOD
Business Interruption Loss	$3,000,000	$25,000	8 Hours	-
Contingent Business Interruption Loss	$3,000,000	$25,000	8 Hours	-
System Failure	$3,000,000	$25,000	8 Hours	-
Contingent System Failure	$3,000,000	$25,000	8 Hours	-
Cyber Crime Loss	$250,000	$25,000	-	-
Bricking Costs	$3,000,000	$25,000	-	-
Criminal Reward Costs	$100,000	-	-	-

AMENDATORY ENDORSEMENTS

- BIPA Exclusion Endorsement
- War Exclusion Endorsement
- Amended Cyber Event Amendatory Endorsement
- Amend Cooperation Clause

  80.0%
- Blanket Additional Insured

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COVERAGE ENDORSEMENTS	COVERAGE LIMIT	DEDUCTIBLE	WAITING PERIOD	RETRO ACTIVE PERIOD
California Consumer Privacy Act	$3,000,000	$25,000	-	Full Prior Acts
General Data Protection Regulation	$3,000,000	$25,000	-	Full Prior Acts
Utility Fraud Attack	$100,000	$25,000	-	-
Media Liability	$3,000,000	$25,000	-	Full Prior Acts
Cryptojacking	$100,000	$25,000	-	-
Separate Cowbell Breach Fund Costs Endorsement	$2,000,000	$25,000	-	-

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PREMIUM SUMMARY

Property	$108,132.00	
Inland Marine	$4,243.00	
Crime	$1,059.00	
Commercial General Liability	$73,756.00	
Employee Benefit Errors & Omissions Liability	$475.00	
Public Entity Management Liability	$23,252.00	
Employment Practicies Liability	$18,930.00	
Law Enforcement Liability	$51,504.00	
Automobile	$199,058.00	
Drone Liability	Included	
Cyber Liability	$37,330.69	
Terrorism	$373.31	
Fees	$750.00	**Total = $39,396.60**
Surplus Lines Tax	$754.08	
Stamping Fee	$188.52	
Excess Liability – Excluding Habitational	$81,103.00	
Excess Liability - Habitational - Meadowbrook	$54,534.00	**(2025 Premium, 2026 Terms Pending)**
Brokerage/Policy Fee	$650.00	
Surplus Lines Tax	$1,363.35	
TOTAL	**$657,455.95**	

Note: The above premium quotation is valid for 30 days from date of presentation.