

Chubb's Cyber Service Solutions



Bridging the gap between cyber insurance and cyber security expertise.

Purchasing cyber insurance from Chubb is a great first step to help protect your organization from the financial and reputational losses experienced when data breaches and system outages occur. But protection doesn't end there. Chubb's policyholders have access to a selection of essential mitigation tools and advisory resources that can help you reduce your exposures 365 days a year.

Put the power of our solutions and advisory resources to work for your organization today. To request services or schedule an orientation call with a Chubb Cyber Risk Advisor, visit www.chubb.com/us/getcyberservices, or email us at cyber@chubb.com.

Solution	Complimentary Offers	Discounted Offers
Incident Response Solutions Deploy tools and assessments that can help identify and address cyber security risks.		
Incident Response Mobile App: Get 24/7 incident reporting and response service resources at your fingertips.	★	
Online Response Plan Manager: Build and maintain a customized response plan that can be accessed via the web or a mobile device.		★
Virtual Incident Response Tabletop Exercise: Use a virtual, interactive cyber event simulation to test your organization's ability to appropriately comply with your incident response plan.		★
Response Readiness Assessment: Receive a personalized assessment of your current incident response plan or get help creating an incident response plan if you do not already have one in place.		★
Cyber Vulnerability Management Solutions Stay on top of software and network vulnerabilities that could impact your bottom line.		
Chubb Cyber Vulnerability Alert System: Get periodic updates that highlight the most critical and recently identified software vulnerabilities.	★	
External Vulnerability Monitoring: Use an online platform to help identify potential weaknesses in your computing systems before they may lead to a data breach or system downtime.	★	
Network Vulnerability Scan: Use an automated vulnerability scan to test your firewalls, web applications, and mail servers for common vulnerabilities.		★

solution	Complimentary Offers	Discounted Offers
User Security and Education Solutions Empower your workforce to serve as your first line of defense.		
Multifactor Authentication (MFA) Assessment: Review and test your MFA implementation, and receive guidance to help mitigate potential exposures.		★
MFA Implementation: Get help selecting, designing, and implementing an MFA solution.		★
Secure Password Manager: Make it easier for your employees to create and use stronger passwords.	★	
Phishing Email Simulator: Test your employees to see how well they respond to simulated phishing attacks.		★
Perimeter Email Security: Get help selecting, designing, and implementing email filtering and sandboxing.		★
Security Awareness Training: Provide training to your employees on cyber security best practices and how to identify potential threats.	★	
Cyber Risk Resource Library: Access this online resource for information and technical resources that can help prevent network, cyber, and privacy losses.	★	
Cyber Endpoint Security Solutions Access solutions to help stop malicious activity from entering and spreading through your network.		
Endpoint Security and Response: Help detect and stop malicious activity, such as ransomware, from spreading through your network.		★
Patch Management: Get help selecting, designing, and implementing a solution to deploy updates to your software.		★

Request Cyber Services Today!

All Chubb policyholders are eligible for cyber services.

Get the most value from your Chubb policy and request access today!



To request online, scan the QR code or visit www.chubb.com/us/getcyberservices.



Chubb. Insured.SM

www.chubb.com/cyber

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CHUBB

ACE American Insurance Company

Chubb Cyber Enterprise Risk Management Policy Declarations

NOTICE: THE THIRD PARTY LIABILITY INSURING AGREEMENTS OF THIS POLICY PROVIDE CLAIMS-MADE COVERAGE, WHICH APPLIES ONLY TO CLAIMS FIRST MADE DURING THE POLICY PERIOD OR AN APPLICABLE EXTENDED REPORTING PERIOD FOR ANY INCIDENT TAKING PLACE AFTER THE RETROACTIVE DATE BUT BEFORE THE END OF THE POLICY PERIOD.

AMOUNTS INCURRED AS CLAIMS EXPENSES UNDER THIS POLICY SHALL REDUCE AND MAY EXHAUST THE APPLICABLE LIMIT OF INSURANCE AND WILL BE APPLIED AGAINST ANY APPLICABLE RETENTION. IN NO EVENT WILL THE COMPANY BE LIABLE FOR CLAIMS EXPENSES OR THE AMOUNT OF ANY JUDGMENT OR SETTLEMENT IN EXCESS OF THE APPLICABLE LIMIT OF INSURANCE. TERMS THAT ARE UNDERLINED IN THIS NOTICE PROVISION HAVE SPECIAL MEANING AND ARE DEFINED IN SECTION II, DEFINITIONS. READ THE ENTIRE POLICY CAREFULLY.

IF YOU NEED URGENT CRISIS MANAGEMENT OR
LEGAL ADVICE, PLEASE CONTACT:

Cyber Incident Response Coach Hotline at:
1-(800)-817-2665 or Press your 'Report Cyber Incident' button
on the Chubb Cyber Alert Mobile application.

Policy No: D95197851	Renewal of: D95197851
Item 1. Named Insured	CITY OF WATERTOWN
Principal Address	106 JONES ST P.O. BOX 477 WATERTOWN,WI 53094-3737
Item 2. Policy Period	From: 01-01-2023 To: 01-01-2024 (12:01 AM local time at the address shown in Item 1.)

Item 3. Maximum Policy Limits of Insurance.

A. Maximum Single Limit of Insurance	\$1,000,000
B. Maximum Policy Aggregate Limit of Insurance	\$1,000,000

Item 4. Limits of Insurance, Retentions and Insuring Agreement(s) Purchased. If any Limit of Insurance field for an Insuring Agreement is left blank or NOT COVERED is shown, there is no coverage for such Insuring Agreement.

First Party Insuring Agreements			
A. Cyber Incident Response Fund	Each Cyber Incident Limit	Aggregate Limit for all Cyber Incidents	Each Cyber Incident Retention
1. Cyber Incident Response Team	\$1,000,000	\$1,000,000	\$10,000
			Except Cyber Incident \$0

			Response Coach:	
First Party Insuring Agreements				
<p>NOTE: The Insured is under no obligation to use or contract for services with the Cyber Incident Response Team. However, if the Insured elects not to use or contract with the Cyber Incident Response Team but elects to use or contract with a Non-Panel Response Provider, then the Each Cyber Incident Limits and Aggregate Limit for all Cyber Incidents specified in Item 4A2 below apply.</p>				
2. Non-Panel Response Provider	\$500,000	\$500,000	\$1,000	
Insuring Agreement	Each Cyber Incident Limit	Aggregate Limit for all Cyber Incidents	Each Cyber Incident Retention	
B. Business Interruption and Extra Expense				
1. Business Interruption Loss and Extra Expenses	\$1,000,000	\$1,000,000	\$10,000	
			Waiting Period: 12 Hours	
2. Contingent Business Interruption Loss and Extra Expenses	\$1,000,000	\$1,000,000	\$10,000	
			Waiting Period: 12 Hours	
a. Scheduled Providers Limit (if scheduled by endorsement)			Waiting Period:	
C. Digital Data Recovery	\$1,000,000	\$1,000,000	\$10,000	
D. Network Extortion	\$1,000,000	\$1,000,000	\$10,000	

Third Party Liability Insuring Agreements			
Insuring Agreement	Each Claim Limit	Aggregate Limit for all Claims	Each Claim Retention
E. Cyber, Privacy and Network Security Liability	\$1,000,000	\$1,000,000	\$10,000
1. Payment Card Loss	\$1,000,000	\$1,000,000	\$10,000
2. Regulatory Proceeding	\$1,000,000	\$1,000,000	\$10,000
F. Electronic, Social And Printed Media Liability	\$1,000,000	\$1,000,000	\$10,000

Item 5. Retroactive Date (only applicable to Third Party Insuring Agreements)	Full Prior Acts
Item 6. Pending or Prior Proceedings Date (only applicable to Third Party Insuring Agreements)	01-01-2021

Third Party Liability Insuring Agreements		
Item 7. Extended Reporting Period	A. Additional Premium:	100% of Annual Premium
	B. Additional Period:	12 Months

Item 8. Policy Premium	\$22,164.00
Policy Premium Plus applicable taxes and fees (if any)	\$22,164.00

Item 9. Notice to Insurer	
A. Notice of Incident, Claim, or potential Claim as set forth in section VIII, subsection C	By Mail: Director of Claims Chubb P.O. BOX 5105 Scranton, PA 18505-0518 Fax Number: 877-201-8787
	By Email: cyberclaimreport@chubb.com
	By Mobile App Or Online: Visit www.chubb.com/cyber OR Visit www.chubb.com/us-en/claims OR Press the 'Report Cyber Incident' button on the Chubb Cyber Alert mobile application.
B. All Other Notices to the Insurer	Chief Underwriting Officer Chubb – Financial Lines 1133 Avenue of the Americas, 32nd Floor New York, NY 10036

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