

City of Willowick

Cyber Liability Proposal

Policy Period: June 26, 2026 to June 26, 2027

Carrier: Travelers Insurance Company

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PREMIUM SUMMARY

Cyber Liability\$14,200

Disclaimer: This presentation represents a general description of proposed insurance coverage. This summary is necessarily brief and is meant only as a supplement to the actual policies. The information presented limits itself to the highlights of various coverages and cannot be applied as a substitute for the actual insurance policies. Further clarification of coverages, conditions, or exclusions may be obtained from the specific insurance policies and forms.

CYBER LIABILITY

Liability

Privacy & Security	\$1,000,000
Payment Card Costs	\$1,000,000
Media	\$1,000,000
Regulatory Proceedings	\$1,000,000
Retention	\$10,000

Breach Response

Privacy Breach Notification	\$1,000,000
Computer and Legal Experts	\$1,000,000
Betterment	\$100,000
Cyber Extortion	\$1,000,000
Data Restoration	\$1,000,000
Public Relations	\$1,000,000
Retention	\$10,000

Cyber Crime

Computer Fraud	\$1,000,000
Funds Transfer Fraud	\$1,000,000
Retention	\$10,000
Social Engineering Fraud	\$100,000
Telecom Fraud	\$100,000
Retention	\$5,000

Business Loss

Business Interruption	\$1,000,000
Dependent Business Interruption	\$1,000,000
Dependent Business Interruption	
- System Failure	\$100,000
Dependent Business Interruption	
- Outsource Provider	\$100,000
Dependent Business Interruption	
- Outsource Provider – System Failure	\$100,000
Reputation Harm (\$5,000 Retention)	\$250,000
System Failure	\$1,000,000

Retroactive Date: N/A

CYBER OPTIONS

- **Add Cryptojacking – Annual Premium \$14,300**
- **Add Cryptojacking and Crime – Annual Premium \$14,900 (see crime coverage below)**

A.	Blanket Employee Dishonesty	\$1,000,000
B.	Faithful Performance of Duty	\$1,000,000
C.	Excess Theft Coverage over Statutory Bonded Officials	Included
D.	Treasurers/Tax Collectors as Employees	Included
E.	Forgery or Alteration	\$1,000,000
F.	On Premises	\$1,000,000
G.	In Transit	\$1,000,000
H.	Money Orders & Counterfeit Money	\$1,000,000
I.	Computer Fraud	\$1,000,000
J.	Computer Program and Electronic Data Restoration Expense	\$100,000 (\$25,000 Ded)
K.	Funds Transfer Fraud	\$1,000,000
L.	Personal Accounts Forgery or Alteration	\$250,000 (\$0 Ded)
M.	Identity Fraud Expense Reimbursement	\$5,000 (\$0 Ded)
N.	Deductible	\$10,000