

## DECLARATIONS

### INSURING CLAUSE 1: PROFESSIONAL LIABILITY

#### ALL SECTIONS COMBINED

Aggregate limit of liability: USD2,000,000 in the aggregate

#### SECTION A: PRODUCTS AND SERVICES LIABILITY

Limit of liability: USD1,000,000 each and every claim, including **costs and expenses**

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

#### SECTION B: BREACH OF CONTRACT

Limit of liability: USD1,000,000 each and every claim, including **costs and expenses**

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

#### SECTION C: SUB-CONTRACTOR VICARIOUS LIABILITY

Limit of liability: USD1,000,000 each and every claim, including **costs and expenses**

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

#### SECTION D: INTELLECTUAL PROPERTY RIGHTS INFRINGEMENT AND DEFAMATION

Limit of liability: USD1,000,000 each and every claim, including **costs and expenses**

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

#### SECTION E: REGULATORY COSTS AND FINES

Limit of liability: USD1,000,000 each and every claim, including **costs and expenses**

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

#### SECTION F: DISHONESTY OF EMPLOYEES

Limit of liability: USD1,000,000 each and every claim, including **costs and expenses**

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

#### SECTION G: PAYMENT OF WITHHELD FEES

Limit of liability: USD1,000,000 each and every claim, including **costs and expenses**

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



## INSURING CLAUSE 2: NETWORK SECURITY & PRIVACY LIABILITY

### ALL SECTIONS COMBINED

Aggregate limit of liability: USD2,000,000 in the aggregate

### SECTION A: NETWORK SECURITY LIABILITY

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

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

### SECTION B: PRIVACY LIABILITY

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

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

### SECTION C: MANAGEMENT LIABILITY

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

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

### SECTION D: REGULATORY INVESTIGATION COSTS

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

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

### SECTION E: PCI FINES, PENALTIES AND ASSESSMENTS

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

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

## INSURING CLAUSE 3: CYBER INCIDENT RESPONSE

### ALL SECTIONS COMBINED

Aggregate limit of liability: USD2,000,000 in the aggregate

### SECTION A: INCIDENT RESPONSE COSTS

Limit of liability: USD1,000,000 each and every claim, including **costs and expenses**

Deductible: USD0 each and every claim, including **costs and expenses**



## SECTION B: LEGAL AND REGULATORY COSTS

Limit of liability:	USD1,000,000	each and every claim, including <b>costs and expenses</b>
Deductible:	USD5,000	each and every claim, including <b>costs and expenses</b>

## SECTION C: IT SECURITY AND FORENSIC COSTS

Limit of liability:	USD1,000,000	each and every claim, including <b>costs and expenses</b>
Deductible:	USD5,000	each and every claim

## SECTION D: CRISIS COMMUNICATION COSTS

Limit of liability:	USD1,000,000	each and every claim, including <b>costs and expenses</b>
Deductible:	USD5,000	each and every claim

## SECTION E: PRIVACY BREACH MANAGEMENT COSTS

Limit of liability:	USD1,000,000	each and every claim, including <b>costs and expenses</b>
Deductible:	USD5,000	each and every claim, including <b>costs and expenses</b>

## SECTION F: THIRD PARTY PRIVACY BREACH MANAGEMENT COSTS

Limit of liability:	USD1,000,000	each and every claim, including <b>costs and expenses</b>
Deductible:	USD5,000	each and every claim, including <b>costs and expenses</b>

## SECTION G: POST BREACH REMEDIATION COSTS

Limit of liability:	USD50,000	each and every claim, including <b>costs and expenses</b>
Deductible:	USD5,000	each and every claim, including <b>costs and expenses</b>

## INSURING CLAUSE 4: CYBER CRIME

### SECTION A: ELECTRONIC THEFT OF YOUR FINANCIAL ASSETS

Limit of liability:	USD250,000	each and every claim, including <b>costs and expenses</b>
Deductible:	USD5,000	each and every claim

### SECTION B: ELECTRONIC THEFT OF THIRD PARTY FUNDS HELD IN ESCROW

Limit of liability:	USD250,000	each and every claim, including <b>costs and expenses</b>
Deductible:	USD5,000	each and every claim



#### SECTION C: THEFT OF PERSONAL FINANCIAL ASSETS

Limit of liability:	USD250,000	each and every claim, including <b>costs and expenses</b>
Deductible:	USD5,000	each and every claim, including <b>costs and expenses</b>

#### SECTION D: EXTORTION

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

#### SECTION E: TELEPHONE HACKING

Limit of liability:	USD250,000	each and every claim, including <b>costs and expenses</b>
Deductible:	USD5,000	each and every claim, including <b>costs and expenses</b>

#### SECTION F: PUSH PAYMENT FRAUD

Limit of liability:	USD50,000	each and every claim, including <b>costs and expenses</b>
Deductible:	USD5,000	each and every claim, including <b>costs and expenses</b>

#### SECTION G: UNAUTHORIZED USE OF COMPUTER RESOURCES

Limit of liability:	USD250,000	each and every claim, including <b>costs and expenses</b>
Deductible:	USD5,000	each and every claim, including <b>costs and expenses</b>

#### INSURING CLAUSE 5: SYSTEM DAMAGE AND BUSINESS INTERRUPTION

##### ALL SECTIONS COMBINED

Aggregate limit of liability:	USD2,000,000	in the aggregate
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#### SECTION A: SYSTEM DAMAGE AND RECTIFICATION COSTS

Limit of liability:	USD1,000,000	each and every claim
Deductible:	USD5,000	each and every claim, including <b>costs and expenses</b>

#### SECTION B: INCOME LOSS AND EXTRA EXPENSE

Limit of liability:	USD1,000,000	each and every claim
Deductible:	USD5,000	each and every claim, including <b>costs and expenses</b>



#### SECTION C: ADDITIONAL EXTRA EXPENSE

Limit of liability:	USD50,000	each and every claim, including <b>costs and expenses</b>
Deductible:	USD5,000	each and every claim

#### SECTION D: DEPENDENT BUSINESS INTERRUPTION

Limit of liability:	USD1,000,000	each and every claim, including <b>costs and expenses</b>
Deductible:	USD5,000	each and every claim, including <b>costs and expenses</b>

#### SECTION E: CONSEQUENTIAL REPUTATIONAL HARM

Limit of liability:	USD1,000,000	each and every claim, including <b>costs and expenses</b>
Deductible:	USD5,000	each and every claim

#### SECTION F: CLAIM PREPARATION COSTS

Limit of liability:	USD25,000	each and every claim, including <b>costs and expenses</b>
Deductible:	USD0	each and every claim

#### SECTION G: HARDWARE REPLACEMENT COSTS

Limit of liability:	USD1,000,000	each and every claim, including <b>costs and expenses</b>
Deductible:	USD5,000	each and every claim, including <b>costs and expenses</b>

#### INSURING CLAUSE 6: COMMERCIAL GENERAL LIABILITY

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#### INSURING CLAUSE 7: LOSS MITIGATION

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

#### INSURING CLAUSE 8: REPUTATION AND BRAND PROTECTION

Aggregate limit of liability:	USD100,000	in the aggregate
Deductible:	USD0	each and every claim



## INSURING CLAUSE 9: COURT ATTENDANCE COSTS

Aggregate limit of liability: USD100,000 in the aggregate

Deductible: USD0 each and every claim