

BIZLOCK CYBER COVERAGE SUMMARY	CORE CYBER 2021 (CRUM & FORSTER NON-ADMITTED)	CORE CYBER 2022 (TMHCC NON-ADMITTED)
PRICE ESTIMATE (SAMPLE BASED ON FIRM WITH \$3.5MM IN ANNUAL REV)	\$1333	\$1000
DILIGENT SEARCH REQUIRED	N/A - PURCHASING GROUP	N/A - PURCHASING GROUP
Retention	\$2,500 each incident	\$5,000 each incident
Third Party Liability Insuring Agreements		
Website Media Liability	\$1,000,000	\$1,000,000
Privacy & Security Liability	\$1,000,000	\$1,000,000
Regulatory Defense Coverage	\$1,000,000	\$1,000,000
PCI Fines/Penalties Coverage	\$1,000,000	\$1,000,000 ¹
First Party Insuring Agreements		
Breach Event Costs Coverage	\$1,000,000	\$1,000,000
Legal / Breach Coach	\$1,000,000	\$1,000,000
Forensics	\$1,000,000	\$1,000,000
Crisis Management/Public Relations	\$1,000,000	\$1,000,000
Breach Notifications	\$1,000,000	\$1,000,000
Victim Resolution/Victim Hotline, Identity Monitoring	\$1,000,000	\$1,000,000
BI / System Failure Coverage – Data Recovery	\$1,000,000	\$1,000,000
BI / System Failure Coverage – Non-Physical Business Interruption	\$1,000,000 (10-hr / 30 days)	\$1,000,000 (8-hr / 6 mo)
Cyber Extortion Coverage ²	\$1,000,000	\$500,000
Telecommunications and Utilities Fraud	\$100,000	na
Risk Mitigation Benefits / Covered Expenses (Contractual)		
Employee Education Modules	<input type="checkbox"/>	<input type="checkbox"/>
Information Security Module	<input type="checkbox"/>	<input type="checkbox"/>
Information Technology Module (Enhanced 7/1/17)	<input type="checkbox"/>	<input type="checkbox"/>
Employer / Employee VPN Licenses (10)	None	<input type="checkbox"/>
OTHER PROGRAM BENEFITS & POLICY CONDITIONS		
Incident Response On-Demand (24/7)	<input type="checkbox"/>	<input type="checkbox"/>

Identity Protection Plan (All Full Time Employees - Automatic) Resolution provided to all employees.	<input type="checkbox"/>	<input type="checkbox"/>
Private Information (PII, Corporate, Paper/Cloud/Unencrypted)	<input type="checkbox"/>	<input type="checkbox"/>
Broad Def. of Insured to include vicarious liability for Independent Contractors	<input type="checkbox"/>	<input type="checkbox"/>
Blanket Additional Insured if written contract (Vicarious)	<input type="checkbox"/>	<input type="checkbox"/>
Employee / Contractor BYOD Subject to Company Policy	No	yes
Cancellation	10 Day Non-Pay	10 Day Non-Pay
Broad Consent to Settle Clause	50/50	70/30

- 1 Requires PCI Compliance. If not compliant, PCI sublimit is \$25,000.
- 2 Limit based on acceptable full application & scan. Acceptable short application and scan has \$250,000 limit. 3
\$250k limit subject to any acceptable insurers warranty statement