

**Coverage Comparison**  
**Cyber**  
 City of [REDACTED]  
 9 [REDACTED] - Executive Offices

Quote ID: [REDACTED]  
 Revenue: \$800,000  
 Record count: 2,400  
 Date: [REDACTED]

| Carriers                        | Coalition       | Cowbell         |
|---------------------------------|-----------------|-----------------|
| Admitted vs. Non-Admitted       | Non-Admitted    | Admitted        |
| Rating / Size                   | A+ / XV         | A               |
| Prior Acts                      | Full Prior Acts | Full Prior Acts |
| Limit                           | \$1,000,000     | \$1,000,000     |
| Deductible / SIR                | \$25,000        | \$25,000        |
| Premium                         | \$9,260.00      | \$1,442.00      |
| Taxes and Fees                  | \$713.00        | \$150.00        |
| Total Payable                   | \$9,973.00      | \$1,542.00      |
| <b>3rd Party Liability</b>      |                 |                 |
| Cyber / Privacy Liability       | \$1M            | \$1M            |
| Media Liability                 | \$1M            | -               |
| Regulatory Defense & Fines      | \$1M            | \$1M            |
| PCI Fines & Assessments         | \$1M            | \$1M            |
| Management Liability            | -               | -               |
| Defense (Outside the Limits)    | -               | -               |
| Contractual Liability           | Yes             | Yes             |
| Bodily Injury / Property Damage | \$250K          | -               |

Note: This is a summary; Please see quote letters for details

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| Carriers                             | Coalition      | Cowbell        |
|--------------------------------------|----------------|----------------|
| <b>1st Party Liability</b>           |                |                |
| Breach Response & Remediation        | \$1M           | \$1M           |
| Cyber Business Interruption          | \$1M           | \$1M           |
| Dependent Business Interruption      | \$1M           | -              |
| System Failure                       | \$1M           | -              |
| Business Interruption Waiting Period | 8 hrs          | 6 hrs          |
| Cyber Extortion / Ransomware         | \$1M           | \$50K          |
| Ransomware Payment Provision         | Pay on behalf  | Reimburse      |
| Digital Asset Damage                 | \$1M           | \$1M           |
| Cyber Crime                          | \$250K / \$25K | \$1M           |
| Social Engineering                   | \$250K / \$25K | \$100K / \$25K |
| Client Funds                         | \$250K / \$25K | -              |
| Invoice Manipulation                 | \$250K         | -              |
| Telephone Hacking                    | \$100K / \$25K | \$50K          |
| Crypto Jacking                       | \$100K         | -              |
| Reputational Harm                    | \$1M           | -              |
| Breach Response (Outside the Limit)  | \$1M           | -              |
| Bricking                             | \$500K         | \$50K          |
| Bodily Injury / Property Damage      | \$250K         | -              |
| Pollution                            | \$250K         | -              |
| BYOD                                 | Yes            | Yes            |
| <b>Other:</b>                        |                |                |
| Cyber Risk Report                    | Included       | Included       |
| Proactive System Monitoring          | Included       |                |
| Pre-claim Assistance                 | Included       | Included       |
| Expert Cybersecurity Advice          | Included       |                |

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## Coverage Definitions

| 3rd Party Coverage                   | Definition  |
|--------------------------------------|---|
| Cyber / Privacy Liability            | Defense and indemnity for claims against you related to cyber events / data breaches  |
| Media Liability                      | Defense and Indemnity for claims of libel, slander, copyright infringement, trademark infringement, invasion of privacy, etc.   |
| Regulatory Defense & Fines           | Defense and indemnity coverage for claims brought by federal, state, local or foreign governing body related to privacy regulations, data breaches, cyber events, and fines and penalties where insurable by law  |
| PCI Fines & Assessments              | Coverage for assessments, fines or penalties imposed by banks or credit card companies due to non-compliance with the Payment Card Industry Data Security Standard (PCI DSS)  |
| Management Liability                 | Defense and indemnity coverage for management should they be deemed legally responsible for a breach; Excess D&O coverage for cyber-related events only   |
| Defense (Outside the Limits)         | Additional defense coverage outside of the limits of liability.   |
| Contractual Liability                | Defense and indemnity coverage for events that are part of a contractual agreement; Affirmative coverage or a carve back to a breach of contract exclusion  |
| Bodily Injury / Property Damage      | Defense and indemnity coverage when a cyber event results in physical damage or injury  |
| 1st Party Liability                  | Definition  |
| Breach Response & Remediation        | Coverage for response and remediation costs associated with a breach; This includes legal fees, customer notification, IT/digital forensics, and crisis media relations, among others   |
| Cyber Business Interruption          | Coverage for financial losses due to a cyber event that causes degradation to your computer system; Usually requires a time retention (see Business Interruption Waiting Period)  |
| Dependent Business Interruption      | Coverage for financial losses due to a cyber event when a 3rd party provider experiences an outage that causes you disruption; 3rd parties often include cloud providers or other software/services providers   |
| System Failure                       | Coverage for business interruption resulting from an unplanned or unintentional outage, often caused by employee error or power outage  |
| Business Interruption Waiting Period | Time retention typically applied to cyber business interruption, dependent business interruption, and system failure.   |
| Cyber Extortion / Ransomware         | Coverage for the costs to respond to a cyber extortion (ransomware) event, including forensics experts to investigate the attack, experienced negotiators, and sometimes ransom payments in virtual currencies  |
| Ransomware Payment Provision         | Provision for how the policy responds to a ransomware claim; "Pay on behalf" indicates the carrier will tender payments due when a ransom event occurs; "Reimbursement" indicates the insured will pay out of pocket and then seek reimbursement for covered losses |
| Digital Asset Damage                 | Coverage for costs to rebuild electronic data and other digital assets after a cyber-event, like recovering offsite backups, etc.   |

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| 1st Party Coverage (continued)      | Definition  |
|-------------------------------------|---|
| Cyber Crime                         | Coverage for the theft of funds from a failure in your security, often by a hacker stealing login credentials; This is often referred to as fund transfer fraud and may be covered on a crime policy  |
| Social Engineering                  | Coverage for theft of funds by using deception or impersonation, where a criminal tricks you into parting with your funds; Often ties into a business email compromise  |
| Client Funds                        | Coverage extension to cover theft of client funds in the insured's care, custody, or control  |
| Invoice Manipulation                | Coverage for the release or distribution of a fraudulent invoice or fraudulent payment instruction to a third party as a result of a cyber-event  |
| Telephone Hacking                   | Coverage for costs associated with unauthorized and fraudulent telephone calls  |
| Crypto Jacking                      | Coverage for costs associated with unauthorized use of the insured's computer processing power to mine crypto currency  |
| Reputational Harm                   | Coverage for lost income from an adverse media event due to a cyber event that damages the insured's reputation   |
| Breach Response (Outside the Limit) | Coverage for 1st party breach costs outside of and in addition to the policy aggregate limit  |
| Bricking                            | Coverage for physical damage to IT hardware resulting from a cyber event that renders the equipment useless and unable to be safely repaired  |
| Bodily Injury / Property Damage     | Coverage for bodily injury or property damage which results from a cyber-event.   |
| Pollution                           | Coverage that would apply should the insured experience a cyber-event which causes a pollution condition  |
| BYOD                                | Coverage for any device used by the company's employees in the course of normal business operations, no matter who the device belongs to  |
| <b>Additional Services</b>          |   |
| Cyber Risk Report                   | An assessment of the company's business cyber security often providing a score and actionable security recommendations; Carriers that can provide this usually only need the company's URL to do an outside-in scan and provide this for all quotes |
| Proactive System Monitoring         | Ongoing and regular scanning to monitor for security vulnerabilities; If an issues are flagged, carrier will proactively notify the insured and offer assistance to mitigate; Only provided to policy holders                                       |
| Pre-claim Assistance                | Access to software and services including cyber risk applications, breach response plans, data breach calculators, and other risk management tools to manage cyber risk   |
| Expert Security Advice              | Open access to Cybersecurity experts to ask questions about the company's security; usually access is provided via phone or email   |

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