19-241 County of Summit

Cyber Liability and Foreign Travel Liability Insurance Proposal

Carrier: AIG (Illinois National Insurance Company)

AM Best Rating: A XV

Policy Period Beginning: 7/1/2019

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<u>Disclaimer</u>: This presentation represents a general description of proposed insurance coverage as of 7/1/2019. 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 PROPOSAL OPTION 2

POLICY AGGREGATE: \$2,000,000 - ALL COVERAGES

First Party Coverage

Cyber Extortion \$1,000,000- Each Event

(Covers monies paid to thwart a Security Threat, including investigation)

Retention \$75,000 - Each Event

Retroactive Date:

Continuity Date:

Not Applicable

Not Applicable

Event Management Event Expenses \$1,000,000- Each Event

(Investigative costs, costs to hire public relations firm, security breach notification, credit monitoring, cost to

restore, recreate electronic data)

Retention \$75,000 Each Event
Retroactive Date: Not Applicable
Continuity Date: Not Applicable

Network Interruption \$1,000,000 Each Claim

(Covers loss of business income resulting from a cyber-related event)
Waiting Period 12 Hours

Waiting Period 12 Hours
Retention \$75,000 Each Event
Retroactive Date: Not Applicable

Retroactive Date:

Continuity Date:

Not Applicable

Not Applicable

Reputation Guard \$50,000 Each Claim

Retention -\$0-

Retroactive Date:

Continuity Date:

Not Applicable
7/1/2019

Third Party Coverage

Security and Privacy Liability \$1,000,000 Each Claim

(Covers compensatory damages, judgments, settlements and defense costs relating to a covered cyber event)

Regulatory Action Sublimit of Liability \$1,000,000 Each Claim \$75,000 Each Event

Retroactive Date: 7/1/2014 Continuity Date: 7/1/2014

Media Content \$1,000,000 Each Claim

(Covers compensatory damages, judgments, settlements and defense costs relating to a claims resulting

from media content on internet sites)

Retention \$75,000 Each Event

Retroactive Date: 7/1/2014
Continuity Date: 7/1/2014

Carrier: Illinois National Insurance Company (AIG)

AM Best Rated: A XV

Form: Claims Made

Discovery Period: 60 Days - Policy Expiration

Please Note:

Policy excludes Summit County Developmental Disabilities Board

PCI Coverage is included up to policy limits

Annual Premium: \$22,872 (Net)

SUBJECTIVITIES REQUIRED PRIOR BINDING COVERAGE:

1. Currently signed and dated AIG application, including Media section

2. Currently signed and dated AIG System Failure supplemental application EXHIBIT A

FOREIGN LIABILITY QUOTATION

Policy Period 07-01-2019 through 04/15/2021

Foreign Commercial General Liability

A.	Master Control Program Aggregate	\$4,000,000
В.	General Aggregate	\$2,000,000
C.	Products Completed Operations Aggregate	\$2,000,000
D.	Personal and Advertising Injury	\$1,000,000
E.	Each Occurrence	\$1,000,000
F.	Damage to Premises Rented to You	\$1,000,000
G.	Medical Expense	\$25,000

Crisis Response

A.	Crisis Response Aggregate Per Policy Period	\$300,000
B.	Crisis Response Costs Limit Each Event	\$250,000
C.	Crisis Management Loss Limit Each Event	\$50,000

Foreign Auto Liability and Physical Damage

D.	Auto Liability	\$1,000,000
E.	Auto Medical Expense	\$25,000
F.	Hired Autos (Liability, Comprehensive, Collision)	Included

G. Hired Autos Physical Damage \$25,000/\$1,000 Deductible

H. Non-owned Autos Included

Foreign Voluntary Compensation and Employers Liability

A.	Foreign Voluntary Compensation	\$50,000 Supplemental Repatriation Per Person
		\$500,000 Any One Accident

B. Foreign Employers Liability \$1,000,000/\$1,000,000/\$1,000,000

Foreign Travel Accident and Sickness

Α.	Foreign Accidental Death & Dismemberment	\$100,000 Principal Sum Insured
B.	Foreign Accidental Death & Dismemberment Agg.	\$1,000,000 Per Accident for All Insured Persons
C.	Foreign Accidental & Sickness Medical Expense	\$50,000 Covered Medical Expense, Each Insured
		Person, Each Injury or Sickness/\$500 Deductible

D. Foreign Emergency Medical Evacuation
 E. Foreign Emergency Family Travel
 \$100,000 Covered Expenses, Each Insured Person
 \$10,000 Covered Expenses, Each Insured Person

F. Foreign Emergency Family Travel Maximum \$25,000 All Insured Persons, Any One Accident/Sickness

G. Foreign Repatriation of Remains \$20,000 Covered Expenses, Each Insured Person

H. Foreign Repatriation of Remains Maximum \$100,000 All Insured Persons, Any One Accident/Sickness

FOREIGN LIABILITY QUOTATION - CONTINUED

Foreign Kidnap and Ransom/Extortion

A.	Each Insured Event	\$1,250,000
В.	Ransom Monies- Each Loss Component	\$250,000
C.	In-Transit/Delivery- Each Loss Component	\$250,000
D.	Expenses- Each Loss Component	\$250,000
E.	Consults Expenses- Each Loss Component	\$250,000
F.	Judgments, Settlements and Defense Costs	\$250,000
G.	Death or Dismemberment Any One Person	\$10,000
Н.	Death or Dismemberment Each Insured Limit	\$50,000
1.	Disappearance Any One Person	\$10,000
J.	Disappearance Each Insured Limit	\$50,000
K.	Hostage Crisis Any One Person	\$10,000
L.	Hostage Each Insured Limit	\$50,000
M.	Threat Each Insured Limit	\$25,000
N.	Express Kidnapping Each Insured Limit	\$10,000
Ο.	Express Kidnapping Aggregate	\$25,000
P.	Coverage Part Aggregate	\$2,500,000
Q.	Deductible	\$NIL
R.	Insured Persons	All Directors, Officers or Employees of the Named Insured

Annual Premium: \$4,479 (Minimum Earned Premium (Net)

Carrier: Illinois National (AIG) Insurance Company

AM Best Rated: A XV