



Risk Placement Services, Inc.

Knowledge. Relationships.
Trust and Confidence.

Cyber Market Comparison

Coverages	BCS	Axis	Hiscox
<p>Policy form version: Each policy version and year has specific terms and conditions that apply. It is important to understand which policy you will be purchasing.</p>	94.200 (2019)	AXIS Pro® Privasure™ PVSR-101 (08-16)	Hiscox PRO PLP P0004 CW (06/14) Endorsed with RPS Amendatory 8/2018
<p>Admitted policy: Admitted insurance carriers comply with each state's regulations and must file their rates with the state. Non-admitted carriers are not licensed with the state but are allowed to transact business in the state. They do not have to file their rates and have more flexibility in the type of insurance/insureds they protect. Insureds purchasing non-admitted insurance are also subject to the state's Surplus Lines Taxes and Fees.</p>	✓	✓	✓
<p>Full Prior Acts: A retroactive date eliminates coverage for wrongful acts or security events (i.e. an unknown hack or an unknown breach of a security system) that took place prior to the date specified on the policy. Full prior acts eliminates this concern.</p>	✓	✓	✓
<p>Single retention applies for each event regardless of the number of coverages: Even if a retention is shown for each insuring agreement, only one retention (the largest) will apply in case multiple insuring agreements are triggered in a cyber event.</p>	✓	✓	✓
<p>Zero dollar retention for Breach Response Counsel: If the insured elects to use the carrier's Breach Response Counsel for help in a covered event, no retention will apply. If no additional costs are incurred, the BRC's cost will be paid by the carrier without any out of pocket costs to the insured.</p>	✓		
<p>Media Liability coverage includes paper & electronic content: Coverage for libel, slander, plagiarism, privacy or misappropriation of ideas, infringement of copyright, domain name, trade dress, title or slogan, in the course of publishing, displaying, releasing, transmitting or disclosing any content.</p>	✓	Website media only	✓

\$1900
per
year

✱

\$1500
per
year

2019

2018

Remove

Cyber Deception (Social Engineering) coverage available: Provides coverage in the event the insured transfers the insured's funds or the insured's property to a third party that is being impersonated by another (i.e. a hacker) in an attempt to defraud the insured.

Note: Certain industry classes may be ineligible for Social Engineering/Cyber Deception.

✓
\$100K or \$250K
limits offered
as options for
purchase

✓
Automatically
included
\$100K sub-
limit. Does not
cover property.
Requires that the
insured attempt
to validate the
request prior to
sending funds.

✓
\$100K sub-limit
offered as option
for purchase.
Does not cover
Property.

\$500

\$96

Coverages	BCS	Axis	Hiscox
Cyber Deception (Social Engineering) covers the loss of the insured's funds, as well as funds they hold on behalf of others.	✓		✓
Telecommunications Fraud coverage included: Intentional misuse of the insured's telecommunication services (i.e. telephone, fax, data transmission services) by a third party, that results in unauthorized charges and fees against the insured.	✓ \$100K sub-limit	✓ \$100K sub-limit	✓ \$100K sub-limit
Full Limits apply to PCI-DSS Assessment: Payment Card Industry Data Security Standard is an information security standard for organizations that handle credit card transactions. Assessment coverage includes: monetary fines and penalties, reimbursements, PFI fees/expenses, or fraud recoveries or assessments. PCI-DSS coverage typically does not include charge backs, interchange fees, discount fees or prospective service fees.	✓	✓ Insured must validate PCI DSS compliance not more than 12 months prior to the Security Event for coverage to apply	✓
Reputation Business Income Loss included: Provides reimbursement for the loss of future customers and income due to a covered security breach event.	✓ Full Policy Limits		✓ \$250K sub-limit
Coverage granted for Dependent/Contingent Business Income resulting from IT service provider event: If a covered security event impacts a service provider that the insured is dependent upon (i.e. SaaS provider, cloud provider, etc.) and the insured loses revenue because of the service provider's security compromise that led to their network disruption, the policy can respond to claims for loss of income.	✓ Full Policy Limits		✓ Provided at Full Policy Limits or \$1M, whichever is lower
Network Disruption (system failure) added as a trigger for Business Interruption coverage (eliminating requirement for "Security Breach"): Traditionally, in order for Business Interruption coverage to respond, there is a requirement that a security breach, cyber attack or similar form of intrusion on the insured's network takes place. Policies that broaden this trigger to include what is commonly known as "system failure" provide Business Interruption coverage when the disruption or outage of their computer system is caused by other unplanned means.	✓		✓
(IT) Service Provider Network Disruption (system failure) included: This enhancement extends the network disruption or system failure coverage to provide Business Interruption coverage for the insured when the unplanned outage takes place on the computer system of a third-party IT service provider with whom the insured contracts.	✓ Full Policy Limits		✓ Provided at Full Policy Limits or \$1M, whichever is lower
Outsourced (non-IT) Provider Network Disruption included. This enhancement extends the network disruption or system failure coverage to provide Business Interruption coverage for the insured when the unplanned outage takes place on the computer system of an outsourced (non-IT services) provider with whom the insured contracts.	✓ \$250K sub-limit		✓ (Does not cover supply chain providers)
Funds Transfer Fraud included: This provides reimbursement coverage for the insured for the unauthorized transfer of their funds from their financial institution.	✓ \$100K sub-limit (all classes except financial institutions and title agents)		✓ Included within Cyber Crime & Cyber Deception Coverage

Coverages	BCS	Axis	Hiscox
Affirmative coverage specifically for GDPR fines/penalties: The policy's wording cites fines and penalties coverage (where insurable by law) specifically addressing the European Union's General Data Protection Regulation (GDPR).	✓		✓
"Any One Claim" treatment for first-party coverages: (not applicable to Cyber Deception or PCI DSS Assessment) provides "re-setting" limits for each and every claim with no aggregate limit per policy period for each applicable insuring agreement.	✓		
Aggregate retention in a policy period: Once the policy retention is satisfied, future claims in policy period are no longer subject to a retention.	✓		
Voluntary and intentional shutdown: This expansion of the Business Interruption trigger provides coverage for the insured when they intentionally shut down their system to mitigate further damage from a security compromise (Does not require carrier prior approval).	✓		
Phishing Loss (Insured's inability to collect an unpaid receivable due to electronic impersonation of Insured).	✓ \$50K sub-limit		
Services Fraud Loss: Coverage for the unauthorized use of the insured's computer system to mine cryptocurrencies (also known as "Cryptojacking"), in addition to other unauthorized increased service charges from Software-as-a-Service (SaaS), Infrastructure-as-a-Service (IaaS), Network-as-a-Service (NaaS) or IP Telephony.	✓ \$100K sub-limit		
Reward Fund Loss: Reimburses the insured for monies they pay for information that leads to the arrest and conviction of individuals associated with a covered event under the policy.	✓ \$50K sub-limit		
Personal Financial Loss of senior executives: Theft of money or other financial assets from a personal bank account, or, the identity theft of the senior executive officer, caused by a covered security breach.	✓ \$250K sub-limit		
Corporate Identity Theft Loss: Monetary or other financial asset loss from the fraudulent use of the insured's identity to establish credit, sign contracts or create websites designed to impersonate the insured.	✓ \$250K sub-limit		
Court Attendance Costs included in "Claims Expenses."	✓ \$100K sub-limit		
Bodily Injury and Property Damage liability carve-back added to Privacy Liability and Security Liability	✓ \$250K sub-limit		
Telephone Consumer Protection Act carve-back wording. Includes coverage for both "claims expenses" and damages.	✓ \$100K sub-limit		
HIPAA Corrective Action Plan Costs: coverage for costs incurred by the insured to meet the requirements specified within a HIPAA corrective action plan resulting from a regulatory claim otherwise covered under the policy.	✓ \$50K sub-limit		
Post Breach Response coverage under Breach Response Costs that allows the insured to implement the revision of an incident response plan, the completion of a network security audit, an information security risk assessment or a security awareness training program implemented by members of the pre-approved breach response team.	✓ \$25K sub-limit		

Coverages	BCS	Axis	Hiscox
Independent consultant to help determine amount of Business Income Loss.	✓ \$25K sub-limit		
Coverage for damage to computer hardware resulting from a security compromise (also known as "Bricking").	✓ \$250K sub-limit		
Coverage included for "betterment" of computer systems affected by a security compromise, to improve security and efficiencies, up to 25% more than the cost to replace original model (subject to sub-limit).	✓		
Definition of "Computer System" includes Internet of Things (IoT) devices	✓		

* Policy form not available in all states. See www.RPSSmallBusiness.com or contact your RPS product expert for details.

The information and descriptions contained in this comparison are intended as general information and are not complete descriptions of all terms, exclusions and conditions applicable to the products and services offered by Risk Placement Services or any insurance company represented by us. This is not a guarantee of coverage. The information contained throughout this comparison is not an insurance policy or contract of insurance. The insurance coverage afforded by RPS is subject to the terms and conditions of the policies as issued. This discussion is not legal advice. RPS does not provide legal advice and highly recommends that insureds seek legal advice of qualified legal counsel in order to become fully apprised of the legal implications related to these issues.



An Insurance Program Designed For:

**HEART OF THE VALLEY METROPOLITAN SEWER
DISTRICT**

801 Thilmany Road
Kaukauna, WI 54130-1642

Presented By:

SHEILA FENOLIO, CPCU, CPIW, CIC

Tony Sartori LUTCF

ANSAY & ASSOCIATES, LLC.

Policy Term:

To be determined

Disclaimer – The abbreviated outlines of coverage used throughout this proposal are not intended to bind coverage and do not represent contract terms. Consult your policy for definitions and limitations. This proposal is subject to underwriting practices.

POLLUTION LIABILITY-CLAIMS MADE

COVERAGE

<i>Coverage</i>	<i>Limit</i>
Each Claim-site Environmental Liability	\$1,000,000
Transportation Pollution Liability	\$1,000,000
Per Claim Deductible	\$20,000

Covered Locations

- 1) 801 Thilmany Road, Parcel No.'s 322072800, 322072801, 322072700, Kaukauna, WI 54130
- 2) 100 Prospect St. Combined Locks, WI 54113
- 3) 101 Canal St. Little Chute, WI 54140
- 4) 201 Sanitorium Rd. Little Chute, WI 54140
- 5) Pump Street, (north end of Pump St. across from Lox Club), Combined Locks, WI 54113
- 6) 401 Elm St, Kaukauna, WI 54130
- 7) 591 Elm St, Kaukauna, WI 54130
- 8) 1700 Augustine St, Kaukauna, WI 54130
- 9) 275 W Wisconsin Ave, Kaukauna, WI 54130
- 10) NE SW SEC21 T21N R19E 40AC M/L 8497M27, Parcel No. 030013300, Town of Buchanan, WI 54915
- 11) NW SE SEC 17 T12N R19E 40 ac M/L, Parcel No. 030007600, Town of Buchanan, WI 54915
- 12) PRT OF SW NELY W OF HY SEC17 T21N R19E 17 AC M/L, Parcel No. 030006300, Town of Buchanan, WI 54915
- 13) W30AC SW NE SEC9 T21N R19E 30 AC M/6, Parcel No. 030001600, Town of Buchanan, WI 54915
- 14) E1/2 SE NW SEC9 T21N R19E 20AC M/L, Parcel No. 030002500, Town of Buchanan, WI 54915
- 15) SW SE LESS HY & LESS S1197FT OF E655.24FT SEC21 T2, Parcel No. 030014000, Town of Buchanan, WI 54915
- 16) E1/2 NW SE SEC21 T21N R19E 20AC M/L 8497M27, Parcel No. 030013800, Town of Buchanan, WI 54915
- 17) PRT GOV LOT 1 SEC22 T21N R18E DESC IN 1003R287 & P, Parcel No. 260140400, Little Chute, WI 54140
- 18) NE SW LYING E OF HY LESS BEG S/L NE SW & C/L HY NE, Parcel No. 030006600, Town of Buchanan, WI 54915
- 19) GOV LT 2 SEC17 T21N R19E 57.54 AC M/L, Parcel No. 030006100, Town of Buchanan, WI 54915
- 20) E20AC GOV LT 1 LESS HY SEC9 T21N R19E 20AC M/L, Parcel No 030001900, Town of Buchanan, WI 54915
- 21) NW NE SEC28 T21N R19E LESS HY 40AC M/L 8497M27, Parcel, No. 030014300, Town of Buchanan, WI 54915
- 22) PRT of BLK O ASSESSORS PLAT AS DESC IN 1003R289, Parcel No. 260000401, Little Chute, WI 54140
- 23) PRT GOV LOT 4 SEC23 T21N R18E DESC IN 1003R291, Parcel No. 260147601, Little Chute, WI 54140
- 24) 4.4 miles interceptor sewer pipe along Fox River, From WWTP terminating at Locks #52 and #31, Kaukauna, WI 54130

PREMIUM SUMMARY

<u>Coverage</u>	<u>2020/2021</u>
Pollution Liability	\$31,563.32

25% minimum earned premium

PAYMENT PLANS

Available Payment Plans

James River Insurance Co-Pay in full or premium finance available

Subject to:

Confirm all named insureds

Confirm all locations to be scheduled (need address and intended use of that property) See attached list

ADDITIONAL COVERAGE CONSIDERATIONS

<u>Coverage</u>	<u>Provide Quote</u>	<u>Coverage Rejected</u>	<u>Coverage Accepted</u>
Terrorism	\$1,490		

Please indicate by placing an "X" in the appropriate column.

By signing below, I/WE acknowledge that I/WE have elected NOT to purchase this protection.

Authorized Signature

Date

Agent Signature

Date

Heart of the Valley Metropolitan Sewer District