

# Immediate Attention Required Before 06/15/2016



## Cyber Insurance Program for LGIT Members

LGIT has partnered with Arthur J. Gallagher Risk Management Services to bring a value-added benefit at no cost to our members. With the LGIT Cyber Liability Insurance Program, our members can better protect themselves from liability and out-of-pocket expenses associated with a data breach.

This insurance benefit will be provided at **no cost** to our individual members for the 2016 policy period, however, **in order to qualify for coverage, LGIT members must complete the five-question online LGIT Cyber Insurance Application before June 15<sup>th</sup>** at <https://my.rpsins.com/LGITcyber>.

Coverage is provided on a non-admitted basis by Indian Harbour Insurance Company, trading as XL Catlin. Indian Harbour's excellent financial stability is recognized by AM Best with a rating of "A" (Excellent) XV. A summary of the coverage afforded under the LGIT policy is provided below. Applications must be submitted online and accepted by the insurer in order for coverage to be effective for any entity. This is not a complete list of coverage – policy specimens are available upon request. For additional information, please contact Mr. Scott Soderstrom, Underwriting Manager, at 800-673-8231.

Coverage Overview <i>Note: This is not a guarantee of coverage</i>	Key Coverages	Per Claim Limit	Per Claim Retention*	Subject to LGIT Master Policy Aggregate Limit
<b>Privacy &amp; Cyber Security Liability</b> <i>Covers allegations of privacy injury as a result of unauthorized release or misuse of personally identifiable information by you or a 3<sup>rd</sup> party and actual or alleged violation of a privacy law. Covers liability associated with your errors that cause a network breach or prevents a 3<sup>rd</sup> party who is authorized to do so from gaining access to a computer system.</i>	<ul style="list-style-type: none"> <li>Includes privacy breach by outsourced providers</li> <li>Transmission of virus</li> <li>Transmission of malicious code</li> <li>Denial of Service</li> </ul>	<b>\$1,000,000</b>	<b>\$25,000 or \$50,000 depending on population size*</b>	<b>\$5,000,000 policy aggregate</b> , including claim expenses
<b>Media Communications Liability</b> <i>Covers liability associated with allegations of personal injury (ie: libel, slander, defamation) in media communications.</i>	<ul style="list-style-type: none"> <li>Extends coverage to a public entity's social media activities</li> </ul>	<b>\$1,000,000</b>	<b>\$25,000 or \$50,000 depending on population size*</b>	
<b>Data Breach Response/Crisis Management Costs</b> <i>Costs to notify customers/citizens of a data breach, costs to hire IT forensics experts, public relations consultants, implement credit monitoring and identity restoration services resulting from your obligation to comply with a privacy law.</i>	<ul style="list-style-type: none"> <li>Customer notification</li> <li>Credit monitoring services</li> <li>PR expenses</li> <li>Advertising expenses</li> <li>IT forensics expenses</li> </ul>	<b>\$1,000,000</b>	<b>\$25,000 or \$50,000 depending on population size*</b>	
<b>Cyber Extortion Damages</b> <i>Monies paid for purposes of ending an extortion threat to avoid corruption or damage to your computer system or website.</i>	<ul style="list-style-type: none"> <li>Extortion monies</li> <li>Additional expenditure</li> </ul>	<b>\$1,000,000</b>	<b>\$25,000 or \$50,000 depending on population size*</b>	
<b>Privacy Regulatory Defense, Awards and Fines</b> <i>Costs for an organization defending itself against regulatory actions and resulting fines and penalties following a breach of privacy regulations.</i>	<ul style="list-style-type: none"> <li>Costs of defense</li> <li>Fines and penalties</li> </ul>	<b>\$1,000,000</b>	<b>\$25,000 or \$50,000 depending on population size*</b>	
<b>PCI (Payment Card Industry) Fines</b> <i>Coverage for Payment Card Industry fines or penalties assessed by the Payment Card Industry (PCI) Security Standards Counsel as a result of a breach of cardholder data found to be in violation of the Payment Card Industry Data Security Standard (PCI-DSS).</i>	<ul style="list-style-type: none"> <li>Credit card association includes Visa, MasterCard, AmEx, Discover and JCB</li> </ul>	<b>\$500,000</b>	<b>\$25,000 or \$50,000 depending on population size*</b>	

This literature is provided for informational purposes only and does not represent a guarantee of coverage. Please refer to the policy terms, conditions and exclusions for complete coverage details. Only completed and digitally signed applications will be considered for Additional Named Insured status on the LGIT master policy. XL reserves the right to deny coverage, or amend terms, based on information contained in an application.

\* Retention is \$25,000 for entities whose population served is less than 30,000. Entities whose population served is greater than 30,000 will carry a \$50,000 retention.