



Alliant Property Insurance Program (APIP)

2016 – 2017

Cyber Enhancement Option Indication

City of Glendale, AZ

Presented by:

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Cyber Enhancement Option Indication

INSURANCE COMPANY:	Lloyd's of London – Beazley - Syndicates: 2623/623
A.M. BEST GUIDE RATING: (VERIFIED MARCH, 2016)	A (Positive), Financial Size Category XV (\$2 Billion or greater)
STANDARD & POOR'S RATING: (VERIFIED MARCH, 2015)	A+ (Stable)
ADMITTANCE STATUS:	Non-Admitted
POLICY TERM:	July 01, 2016 – July 01, 2017
COVERAGE FORM:	APIP Cyber Enhancement Option Endorsement (Attaching to and forming part of Policy No. TBD)
LIMITS OF COVERAGE:	Privacy Breach Response Services in the Aggregate Limit: <i>Notified Individuals – includes any notification services, call center services, credit & identity monitoring, and Beazley Breach Response Services.</i>
Option 1:	50,000 Notified Individuals in the aggregate; including up to 10% of such amount to be available for Notified Individuals residing outside of the United States
Option 2:	100,000 Notified Individuals in the aggregate; including up to 10% of such amount to be available for Notified Individuals residing outside of the United States
Option 3:	250,000 Notified Individuals in the aggregate; including up to 10% of such amount to be available for Notified Individuals residing outside of the United States
Option 4:	500,000 Notified Individuals in the aggregate; including up to 10% of such amount to be available for Notified Individuals residing outside of the United States

Cyber Enhancement Option Indication - continued

**LIMITS OF COVERAGE
(Continued):**

Option 5: 1,000,000 Notified Individuals in the aggregate; including up to 10% of such amount to be available for Notified Individuals residing outside of the United States

Option 6: 2,000,000 Notified Individuals in the aggregate; including up to 10% of such amount to be available for Notified Individuals residing outside of the United States

**Legal Services/Computer Expert
Services/Public Relations and
Crisis Management Expenses
Aggregate Sublimit:**

\$ 500,000

NOTE:

Limits for Breach Response Services are separate from the \$2,000,000 aggregate limit of liability. *See side-by-side comparison for more information.*

RETENTIONS:

Privacy Breach Response Services Threshold / Retention
(Each Incident)

**Notification Services/Call
Center Services/Breach
Resolution and Mitigation
Services Threshold:**

100 Notified Individuals

**Legal Services/Computer
Expert Services/Public
Relations and Crisis
Management Expenses
Retention:**

\$10,000 combined, but only \$5,000 for Legal Services
(Legal is part of, not in addition to combined)

ENDORSEMENT & EXCLUSIONS:
(including but not limited to)

Privacy Breach Response Services Endorsement

Cyber Enhancement Option Indication - continued

Annual Premium:

Option 1: 50,000 Individuals	\$ 9,677 (plus applicable taxes and fees)
Option 2: 100,000 Individuals	\$14,516 (plus applicable taxes and fees)
Option 3: 250,000 Individuals	\$ 23,226 (plus applicable taxes and fees)
Option 4: 500,000 Individuals	\$ 34,839 (plus applicable taxes and fees)
Option 5: 1,000,000 Individuals	\$48,387 (plus applicable taxes and fees)
Option 6: 2,000,000 Individuals	\$70,968 (plus applicable taxes and fees)

SUBJECTIVITIES

- *Currently signed and dated Beazley Breach Response Application*

CONDITIONS:

- Security is 100% Lloyds of London, Beazley Syndicate 2623/623
- No Flat Cancellations are allowed
- All Surplus Lines Taxes/Fees are Fully Earned
- 45 Day Premium Payment Warranty (Premium must be paid to Alliant within 20 days of binding to meet the Warranty Requirements)

BINDING CONDITIONS:

Written request to bind coverage
Re-signed / Dated Application; 30 days from inception upon binding

Indication VALID UNTIL:

7/1/2016

Cyber Enhancement Option (CEO) Indication

NRRA Statement: The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

IMPORTANT NOTICE

The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

CLAIMS REPORTING NOTICE

Your policy will come with specific claim reporting requirements. Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

CHANGES AND DEVELOPMENTS

It is important that we be advised of any changes in your operations, which may have a bearing on the validity and/or adequacy of your insurance. **Please keep your Alliant representative(s) informed so they can assist you in making the right decisions regarding your insurance needs.**

Request to Bind Coverage

Glendale, AZ

We have reviewed the proposal and agree to the terms and conditions of the coverages presented. We are requesting coverage to be bound as outlined by coverage line below:

Coverage	Premium	Effective Date
APIP CEO – Option # 1 (Breach Response)		07/01/2016
Option 1 _____	\$9,677 Applicable Tax & Fee Incl. Tax (3%) – \$44.04 / Fee (.175%) – \$2.57	
Option 2 _____	\$14,516 Applicable Tax & Fee Incl. Tax (3%) – \$66.06 / Fee (.175%) – \$3.85 \$	
Option 3 _____	\$23,226 Applicable Tax & Fee Incl. Tax (3%) – \$105.69 / Fee (.175%) – \$6.17 \$	
Option 4 _____	\$34,839 Applicable Tax & Fee Incl. Tax (3%) – \$158.52 / Fee (.175%) – \$9.25	
Option 5 _____	\$48,387 Applicable Tax & Fee Incl. Tax (3%) – \$237.78 / Fee (.175%) – \$13.87 \$	
Option 6 _____	\$70,968 Applicable Tax & Fee Incl. Tax (3%) – \$774.18 / Fee (.175%) – \$45.16	

Signature of Authorized Insurance Representative

Date

**Please note: Recently Signed / Dated Application; 30 days from inception shall be required upon binding*

This proposal does not constitute a binder of insurance. Binding is subject to final carrier approval. The actual terms and conditions of the policy will prevail.