

CyberRisk <Quote#><Binder><Declarations>

Claims-Made: The Liability Insuring Agreements are provided on a Claims-Made basis, and cover only *Claims* first made during the *Policy Period*, or any applicable extended reporting period. Please read the Policy.

Defense Within Limits: The Limit available to pay settlements or judgments will be reduced, and may be completely exhausted, by *Defense Costs*, and any retention will be applied against *Defense Costs*.

A limit left blank for a coverage means that such coverage is not included. An entry for any other provision left blank means that such provision does not apply.

The Insurer has <the><no> duty to defend *Claims*.

CyberRisk Aggregate Limit: \$<amount>

<The CyberRisk Aggregate Limit is subject to the Shared Limit.>

Liability	Limit	Retention
Privacy and Security	<\$amount><blank>	<\$amount><blank>
<Payment Card Costs>	<\$amount>	<Subject to Privacy and Security Retention>
Media	<\$amount><blank>	<\$amount><blank>
<Technology Errors And Omissions>	<\$amount><blank>	<\$amount><blank>
Regulatory Proceedings	<\$amount><blank>	<\$amount><blank>

Breach Response	Limit	Retention
Privacy Breach Notification	<\$amount> <# impacted parties> <blank>	<\$amount> <impacted parties threshold ><blank>
Computer and Legal Experts	<\$amount>< which is separate from the CyberRisk Aggregate Limit><blank>	<\$amount> <blank>
Betterment	<\$amount><blank>	<\$amount> <blank>
Cyber Extortion	<\$amount><blank>	<\$amount> <blank>
Data Restoration	<\$amount><blank>	<\$amount> <blank>
Public Relations	<\$amount><blank>	<\$amount><blank>

Cyber Crime	Limit	Retention
Computer Fraud	<\$amount><blank>	<\$amount><blank>
Funds Transfer Fraud	<\$amount><blank>	<\$amount><blank>
Social Engineering Fraud	<\$amount><blank>	<\$amount><blank>
Telecom Fraud	<\$amount><blank>	<\$amount><blank>

<code - enter description>

<NOTICE: THESE POLICY FORMS AND THE APPLICABLE RATES ARE EXEMPT FROM THE FILING REQUIREMENTS OF THE NEW YORK INSURANCE LAW AND REGULATIONS. HOWEVER, THE

FORMS AND RATES MUST MEET THE MINIMUM STANDARDS OF THE NEW YORK INSURANCE LAW AND REGULATIONS.>

Business Loss	Limit	Retention
Business Interruption	<\$amount><blank>	
Dependent Business Interruption	<\$amount><blank>	
<Dependent Business Interruption – System Failure>	<\$amount>	
<Dependent Business Interruption – Outsource Provider>	<\$amount>	
<Dependent Business Interruption – Outsource Provider – System Failure>	<\$amount>	
Reputation Harm	<\$amount><blank>	<\$amount><blank>
System Failure	<\$amount><blank>	

Additional First Party Provisions

Accounting Costs Limit: <\$amount><blank>

Betterment Coparticipation: <percent%><blank>

Period Of Restoration: <### days><blank>

Period Of Indemnity: <### days><blank>

Wait Period: <### hours><blank>

<Business Loss Retention: \$amount>

<Emergency Costs Limit: \$amount>

Knowledge Date: <month dd, yyyy><blank>

P&P Date: <month dd, yyyy><blank>

<Privacy And Security> <Retro Date:> <month dd, yyyy><blank>

<Media Retro Date: month dd, yyyy>

<Technology Errors And Omissions Retro Date: month dd, yyyy>

<Extended Reporting Period>

<Months>

<Percentage of Annualized Premium>

<#months>

<percent>%