The Resilience Solution Quote

This quote is strictly conditioned upon no material change in risk occurring between the issuance date and the inception date of the proposed policy. In the event of such change of risk, the Insurer may in its sole discretion, whether or not this offer has already been accepted by the Insured, modify and/or withdraw this offer. Thank you for the opportunity to quote.

INSURER INFORMATION

Insurer:	Homeland Insurance Company of New York (non-admitted)
Managing General Agent:	Resilience Cyber Insurance Solutions

QUOTE INFORMATION

Quote ID:	17753717128_2024-03-05_0007
Quote Issuance:	3/4/24
Named Insured:	Davis County Government
Named Insured Address:	61 South Main Street Farmington, UT 84025 US
Policy Form:	RCP1 012024 ed.
Policy Period:	From: 4/13/24 To: 4/13/25 Both at 12:01 a.m. local time at the Named Insured address
Continuity Date:	4/13/24
Retroactive Date:	Full Prior Acts
Extended Reporting Period:	12 Months
Extended Reporting Premium:	100% of the Policy premium

COVERAGE SCHEDULE

OPTION 1

	ESSENTIAL PACKAGE	EDGE PACKAGE
LIMITS		
Policy Aggregate Limit of Liability	$3,000,000	$3,000,000
Covered Costs		
Response	$3,000,000	$3,000,000
Data Recovery	$3,000,000	$3,000,000
Hardware Replacement	$1,000,000	$1,000,000
Reward	$50,000	$50,000
Covered Loss		
Insured Interruption		
from Security Failure	$3,000,000	$3,000,000
from System Failure	$3,000,000	$3,000,000
from Intentional Shutdown	$3,000,000	$3,000,000
Vendor Interruption		
from Vendor Security Failure	$1,000,000	$1,000,000
from Vendor System Failure	$1,000,000	$1,000,000
Extortion	$3,000,000	$3,000,000
Reputation	$3,000,000	$3,000,000
Telephone Fraud	$250,000	$250,000
Cryptojacking	$250,000	$250,000
Social Engineering	$100,000	$100,000
Invoice Manipulation	$250,000	$250,000
Transfer Fraud	$250,000	$250,000
Covered Liability		
Data & Network	$3,000,000	$3,000,000
Regulatory	$3,000,000	$3,000,000
Merchant Services	$3,000,000	$3,000,000
Media	$3,000,000	$3,000,000
RETENTIONS		
Each incident or Claim:	$250,000	$100,000
Waiting Period:	12 Hours	12 Hours
Insurance Premium:	$80,000	$64,000
Package Annual Fee (License contract and local taxes may apply):	Complimentary	$30,000
Total Cost:	**$80,000**	**$94,000**

ENTERPRISE PACKAGE

Please reach out to **solution@cyberresilience.com** for a comprehensive Enterprise proposal.

EDGE PACKAGE

Learn more about the comprehensive value of the Edge Solution. **Request a demo.**

SUBJECTIVITIES

To complete the underwriting process, we require the following additional information:

1 Currently signed and dated application (within 30 days of binding) and new business warranty on the Insured's letterhead
2 5 year currently valued loss runs
3 Copy of current cyber program with UCIP
4 Please confirm the total number of unique customer/employee records under your care, custody and control that would trigger notification requirements .
5 Do you have a Disaster recovery, business continuity and/ or incident response plan in place? If so, are plans tested regularly with any critical deficiencies remediated
6 Confirmation that the controls displayed on the submitted applications are applicable to all locations that would be considered Insureds under the policy

We are not required to bind prior to our receipt and approval of the additional information required above.

ENDORSEMENTS

#	ID	Name	Comments
1	RCE104	Amend Other Insurance	
2	RCE36	Amend Retentions	Recognize erosion for payments of loss for / by Davis county

Compare the Resilience Solution Packages

RESILIENCE SOLUTION BENEFITS	ESSENTIAL	EDGE	ENTERPRISE
FINANCIALLY-PROVEN AI PLATFORM Continuous learning system that creates clarity from cybersecurity visibility			
Ongoing external attack surface visibility and dark web exposure analyzing over 180 signals	✓	✓	✓
State-of-the-art probabilistic attack scenarios and quantification models anticipate threat impact	✓	✓	✓
Built-in interactivity to enable secure collaboration and accurate exposure validation		✓	✓
Continuous monitoring Identity Access Management (IAM) for a multi-cloud environment		✓	✓
API-integrated continuous risk assessment for internal & external attack surface			✓
QUANTIFIED ACTION PLAN Prioritization and context for better and faster operational decision making			
State of Your Risk Analysis summarizes and quantifies your comprehensive cyber risk profile	✓	✓	✓
Access to virtual training: How to Build a Defensible Cybersecurity Budget	✓	✓	✓
ROI-prioritized Risk Mitigation Plan to translate cybersecurity controls and threats to financial risk		✓	✓
State of Your Vendor Risk Analysis summarizes the cyber risk profile of up to 15 vendors		✓	✓
Holistic third-party vendor risk assessment for up to 100 vendors			✓
RESPONSIVE POLICY Comprehensive coverage, purpose-built for the dynamism and complexity of cyber			
Streamlined & comprehensive policy that covers costs, loss, and liability	✓	✓	✓
Easy access to policy documents and recommendations via our digital portal	✓	✓	✓
Improved coverage, limits, and retention at mid-term based on ongoing engagement		✓	✓
Hassle-free renewal that bypasses long-form applications		✓	✓
Dynamic risk transfer for your evolving risk posture			✓
HUMAN-IN-THE-LOOP PARTNERSHIP Expert counsel to guide, validate, and augment your cyber risk team			
Expert-triaged threat alerts personalized and prioritized for individual business attributes	✓	✓	✓
In-house claims & incident management available 24/7	✓	✓	✓
Annual in-depth Table Top Exercise tailored to your organization's risk operations		✓	✓
Quarterly meetings with industry-leading cybersecurity and cyber risk experts		✓	✓
Industry-first Cyber Risk Modeling Lab for risk scenario and investment planning			✓
CYBER ADVOCACY PROGRAM Resources to activate an engaged community up and down your organization			
Best practices and "how to" cyber risk management guides	✓	✓	✓
Incident response and lifecycle management plan for review and validation	✓	✓	✓
Comprehensive cyber risk reporting for executives and board members		✓	✓
Actionable cyber governance standards tailored from cyber risk best practices		✓	✓
Advisory services with industry-leading cybersecurity and risk engineers			✓

Resilience 2024 Capabilities

Resilience has always aimed to help our clients manage their cyber risk through risk transfer solutions and mitigation services. Today, our offering focuses on the core of this holistic vision: superior claim services, advanced cyber risk assessment, best-in-class underwriting and product innovation, and dedicated services and education for the middle market and large corporate client segments of the market.

Key Highlights

Cyber Underwriting Appetite

for all eligible industry classes up to $10B in revenue; $10M in limits available (primary & excess)

In-House Claims Counsel & Incident Response Support

additional support from dedicated teams across security engineering, threat intelligence & client success

Two Tiers of Services

built to assist clients track, translate & transfer their risk

*subject to separate fee

Essential (Complimentary)	Edge (+ Essential Services)*

Primary Form Amendments

*Amendments in Base Form; effective on all new and renewal business quoted after 1/1/2024

- Intentional Shutdown Insuring Agreement to include Vendor Security Failure
- Hardware Replacement Costs definition to include Technology Betterment
- Subsidiary thresholds increased to 25%/90-day
- Streamlined war exclusion with clear carveback
- Notice of Circumstance optional for circumstances that could reasonably be the basis for a liability claim (also limited to discovery by Control Group)
- Settlement of Claims increased to 80/20
- Computer Systems and Hardware Replacement Costs definitions to include BYOD
- "Total or partial" interruption clarifiers throughout the policy where relevant
- Refined "internet infrastructure" terminology to provide additional clarity to clients
- Notice of Claim triggered upon discovery by a member of the Control Group
- Other insurance provision to recognize erosion of eCrime retentions for payments of covered loss made under commercial crime policy

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