

**MVRMA CYBER INSURANCE SUMMARY 2022-23**

<b>LIMITS PER CLAIM, PER MEMBER (Part of Aggregate Limits Listed Below):</b>			
	<u>Core</u>	<u>Excess</u>	<u>Total *</u>
<b>BREACH RESPONSE:</b>			
Breach Response Costs	\$500,000	\$500,000	\$1,000,000
Breach Response Costs (if Beazley used)	\$1,000,000	\$1,000,000	\$2,000,000
<b>FIRST PARTY:</b>			
Business Interruption from Security Breach	\$750,000	\$750,000	\$1,500,000
Business Interruption from System Failure	\$500,000	\$500,000	\$1,000,000
Dependent Business Loss from Security Breach	\$750,000	\$750,000	\$1,500,000
Dependent Business Loss from System Failure	\$100,000	\$100,000	\$200,000
Cyber Extortion	\$750,000	\$750,000	\$1,500,000
Data Recovery	\$750,000	\$750,000	\$1,500,000
<b>LIABILITY:</b>			
Data & Network Liability	\$2,000,000	\$3,000,000	\$5,000,000
Regulatory Defense & Penalties	\$2,000,000	\$3,000,000	\$5,000,000
Payment Card Liabilities & Costs	\$2,000,000	\$3,000,000	\$5,000,000
Media Liability	\$2,000,000	\$3,000,000	\$5,000,000
<b>eCRIME:</b>			
Fraudulent Instruction	\$75,000	\$75,000	\$150,000
Funds Transfer Fraud	\$75,000	\$75,000	\$150,000
Telephone Fraud	\$75,000	\$75,000	\$150,000
CRIMINAL REWARD	\$25,000	\$0	\$25,000
<b>COVERAGE ENDORSEMENT:</b>			
Reputation Loss	\$100,000	\$100,000	\$200,000
Claims Preparation Costs for Reputation Loss Claims	\$50,000	\$0	\$50,000
Computer Hardware Replacement Costs	\$100,000	\$100,000	\$200,000
Invoice Manipulation	\$100,000	\$100,000	\$200,000
Cryptojacking	\$25,000	\$0	\$25,000
RETENTION	\$50,000	\$50,000	\$50,000

\* Subject to Aggregate Limits (see below)

<b>AGGREGATE LIMITS:</b>		
	<u>Core</u>	<u>Excess</u>
<b>APIP Cyber Program-wide Annual Aggregate</b>	\$45,000,000	N/A
<b>APIP Cyber per Member Annual Aggregate (within Program-wide Aggregate)</b>	\$2,000,000	N/A
<b>MVRMA per Member Excess Dedicated Annual Aggregate</b>	N/A	\$3,000,000
<b>MVRMA Pool-wide Excess Dedicated Annual Aggregate</b>	N/A	\$4,000,000

\*Claims are first subject to the Core MVRMA per Member Annual Aggregate Limit (part of the APIP Cyber Program-wide Annual Aggregate Limit); if it is insufficient, the member and/or pool Dedicated Aggregates will apply.

\*\*Sublimits are per Member Annual Aggregate sublimits, and part of the Per Member Annual Aggregate limits