Beazley Renewal Proposals – Three Separate Limits

Policy Period	March 13, 2017 – March 13, 2018*	March 13, 2017 – March 13, 2018*
Retroactive/Prior Acts Coverage	March 13, 2015	**Full Prior Acts Coverage**
First Party Expense Coverage	Separate Limit	
Forensics, Legal Expense, Crisis Management, Public Relations, Voluntary Notifications	$250,000 aggregate	**$1,000,000 aggregate**
Retention/Deductible	$2,500 ($1,250 for Legal Expenses only)	$2,500 ($1,250 for Legal Expenses only)
Breach Notification Services Coverage	Separate Limit	
Required Notifications, Credit Monitoring	100,000 notifications	100,000 notifications
Retention/Threshold	$2,500 as part of First Party Expense retention	$2,500 as part of First Party Expense retention
Call Center Services	90 days, 10,000 calls/day	90 days, 10,000 calls/day
Retention/Threshold	Required notification of 100 individuals	Required notification of 100 individuals
Third Party Liability Coverage	Separate Limit	
Privacy Liability, Business Interruption, Data Protection, Cyber Extortion	$2-million aggregate	**$2-million aggregate**
Regulatory Defense/Penalties Coverage	$500,000 sublimit	
Retention/Deductible	$5,000	$5,000
Premium (Annual)	$4,000 + Surplus lines taxes and fees ($120)	$5,600 + Surplus lines taxes and fees ($168)
*Premium (Extended 17+ months)	$5,884 + Surplus lines taxes and fees ($176.52)	$8,238 + Surplus lines taxes and fees ($247.14)

Note: This policy summary is not a legal interpretation of coverage. Cyber Liability is a legal contract that Plan Counsel should review.