EBERTS & HARRISON, INC.

1604 RIDGESIDE DRIVE, SUITE 203
MOUNT AIRY, MARYLAND 21771
www.ebertsandharrison.com

Union Liability Insurance
Fiduciary Liability Insurance
ERISA & Fidelity Bonds
Property & Casualty Insurance

Tel: (301) 596-3940
Tel: (410) 997-2066
Fax: (301) 596-5543

September 20, 2016

Ms. Alicia Cochran, Account Executive
Associated Administrators, LLC
911 Ridgebrook Road
Sparks, Maryland – 21152-0977

Re: Quotes for Cyber Liability Insurance Coverage

Dear Ms. Cochran:

Thank you for allowing us the opportunity to secure competitive proposals and quotes for Cyber Liability Insurance coverage for the Lithographers and Photoengravers Local 285 Welfare Fund. We have approached Chubb, Travelers, Beazley, and Markel/Evanston insurance companies for competitive proposals. Please review the attached proposals and call us with any questions.

Cyber Liability policies are crafted around several different types of coverage and the limits can be adjusted to reflect the needs of particular clients. If interested, we can obtain quotes at different limits of coverage to better match the exposures of the Lithographers and Photoengravers Local 285 Welfare Fund. Upon your request, we can provide specimen policies for your review.

Coverage is afforded for:

Lithographers and Photoengravers
Local 285 Welfare Fund

Quotes #1: Travelers

In the amounts of:

Coverage A:	Network and Information Security	$ 1,000,000
Coverage B:	Communication and Media Liability	$ 1,000,000
Coverage C:	Regulatory Defense Expense	$ 1,000,000
Coverage D:	Crisis Management	$ 1,000,000
Coverage E:	Security Breach Remediation/Notification	$ 1,000,000
Coverage F:	Computer Program & Restoration Expense	$ 1,000,000
Coverage I:	E-Commerce Extortion	$ 1,000,000
Coverage J:	Business Interruption	$ 1,000,000
Retention		$ 10,000
Premium:		**$ 3,211**
Premium using 3 Year Retro Active Date:		**$ 3,777**

Quote #2: Beazley Insurance Company

In the amounts of:

Limit of Liability	$ 1,000,000
Regulatory Defense and Penalties	$ 1,000,000
Privacy Breach Response Services - Additional Limits	
Notified Individuals	100,000
Legal Services, Computer Services	$ 1,000,000
Retentions: Notifications - individuals	100
First Party Computer Security Coverage	$ 1,000,000
Cyber Extortion	$ 1,000,000
Data Protection	$ 1,000,000
Business Interruption Loss	$ 1,000,000
Retention	$ 2,500
Premium	**$ 1,506**

In the amounts of:

Limit of Liability	$ 2,000,000
Regulatory Defense and Penalties	$ 2,000,000
Privacy Breach Response Services - Additional Limits	
Notified Individuals	100,000
Legal Services, Computer Services	$ 1,000,000
Retentions: Notifications - individuals	100
First Party Computer Security Coverage	$ 2,000,000
Cyber Extortion	$ 2,000,000
Data Protection	$ 2,000,000
Business Interruption Loss	$ 2,000,000
Retention	$ 2,500
Premium	**$ 1,883**

**Beazley offered options at different Retentions & Notified Individuals*

Quote #3: Chubb

In the amounts of:

Coverage A:	Cyber Liability	$ 1,000,000
Coverage B:	Privacy Regulatory Action	$ 250,000
Coverage C:	Privacy Notification & Crisis Management	$ 250,000
Coverage D:	Reward Expenses	$ 25,000
Coverage E:	E-Threat Expenses	$ 250,000
Coverage F:	E-Vandalism Expenses	$ 250,000
Retention:		$ 5,000
Premium:		**$ 3,044**

Quotes #4: Markel / Evanston Insurance Company (non-admitted)
-add 3% surplus lines tax to premium

In the amounts of:

Coverage A:	Data Breach and Privacy Liability	$ 1,000,000
	Regulatory Fines	$ 1,000,000
Coverage B:	Data Breach Loss	$ 1,000,000
Coverage D:	Breach Mitigation Expenses	$ 1,000,000
Coverage E:	Business Interruption Reimbursement	$ 250,000
Coverage F:	PCI Assessments Reimbursement	$ 250,000
Retention		$ 2,500
Premium:		**$ 3,036**

The Travelers and Beazley proposals include Media Liability, while the Chubb and Markel/Evanston proposals has not include this coverage. Some of the other Funds we have worked with have chosen to remove this coverage as they do not feel that a Fund would have a significant exposure to these coverages. Many Funds either do not have a website or they are very informational and do not have an exposure to media liability type claims. Such examples are copy write infringement, plagiarism, defamation, libel, and slander in electronic content. The coverages can be added into the proposals for an additional fee or removed from the proposals that do include the coverages.

Once reviewed, please give us a call to discuss the proposals.

Thank you for the opportunity of being of service.

With kind regards,

Eberts and Harrison, Inc.

Christian Phillips, CPA
Vice President

opeiu #2
afl-cio

TRAVELERS

EBERTS & HARRISON, INC.
Bonding & Insurance of All Types
10630 Little Patuxent Pkwy. Ste. 329 • Columbia, MD 21044
Telephones: (301) 596-3940 & (410) 997-2066

Wrap+®
for Non-Profit Organizations

David P Cunningham
14200 Park Meadow Drive, Suite 100 N
CHANTILLY, VA 20151
Phone: (571) 287-6286
Email: DPCUNNIN@travelers.com

September 12, 2016

Christian Phillips
EBERTS & HARRISON INC
1604 RIDGESIDE DR STE 203
MT AIRY, MD 21771

RE:	**Insured Name:**	LITHOGRAPHERS & PHOTOENGRAVERS LOCAL 285 MEDICAL FUND 911 RIDGEBROOK ROAD SPARKS, MD 21152
	Expiring Policy Number:	N/A
	Policy Period:	TBD

Dear Christian Phillips:

On behalf of **Travelers Casualty and Surety Company of America** we are pleased to provide the attached proposal of insurance for your review.

The quotes contained in this document are valid until the expiration of your current policy, and are subject to the provision of, and Travelers' review and acceptance of, the required underwriting information noted in the Contingencies section. Travelers reserves the right to change the quotes in this document, or to refuse to bind coverage entirely, based on review of the required underwriting information or based on adverse change in the risk(s) to be insured prior to the quote expiration date noted in this document.

Travelers is pleased to offer Risk Management PLUS+ Online®, the industry's most comprehensive program for mitigating your management liability exposures, which is available to you at no additional cost. Please visit **www.rmplusonline.com** to view the services that are available. If you have additional questions about the site please contact your Underwriter.

Travelers Casualty and Surety Company of America, a subsidiary of The Travelers Companies, Inc., has consistently earned high ratings for financial strength and claims-paying ability from independent rating services, including a current A.M. Best rating of A++*. Founded in 1853, The Travelers Companies, Inc. is a Fortune 500 company, a component of the Dow Jones Industrial Average, and a leading provider of property casualty insurance for businesses.

Thank you for considering Travelers for your client's insurance coverages. We look forward to discussing this opportunity with you.

Sincerely,

David P Cunningham
Travelers Bond & Specialty Insurance

*A.M. Best's rating of A++ applies to Travelers Casualty and Surety Company of America as well as to certain insurance subsidiaries of Travelers that are members of the Travelers Insurance Companies pool; other subsidiaries are included in another rating pool or are separately rated. For a listing of companies rated by A.M. Best and other rating services visit www.travelers.com. Ratings listed herein are as of May 2014, are used with permission, and are subject to changes by the rating services. For the latest rating, access www.ambest.com.

Travelers Casualty and Surety Company of America
QUOTE OPTION #1

CYBER COVERAGE:

Third Party Liability Insuring Agreements	Limit	Retention	Continuity Date	Prior & Pending Proceeding Date
A. Network and Information Security	$1,000,000 for each **Claim**	$10,000 for each **Claim**	Inception	Inception
B. Communication and Media Liability	$1,000,000 for each **Claim**	$10,000 for each **Claim**		
C. Regulatory Defense Expenses	$1,000,000 for each **Regulatory Claim**	$10,000 for each **Regulatory Claim**		

CyberRisk Retroactive Date: Inception

First Party Insuring Agreements	Limit of Insurance	Retention
D. Crisis Management Event Expenses	$1,000,000 for each **Single First Party Insured Event**	$10,000 for each **Single First Party Insured Event**
E. Security Breach Remediation and Notification Expenses	$1,000,000 for each **Single First Party Insured Event**	$10,000 for each **Single First Party Insured Event**
F. Computer Program and Electronic Data Restoration Expenses	$1,000,000 for each **Single First Party Insured Event**	$10,000 for each **Single First Party Insured Event**
G. Computer Fraud	Not Covered for each **Single First Party Insured Event**	for each **Single First Party Insured Event**
H. Funds Transfer Fraud	Not Covered for each **Single First Party Insured Event**	for each **Single First Party Insured Event**
I. E-Commerce Extortion	$1,000,000 for each **Single First Party Insured Event**	$10,000 for each **Single First Party Insured Event**
J. Business Interruption and Additional Expenses	$1,000,000 for each **Single First Party Insured Event**	

CyberRisk Waiting Period (hours): with respect to Insuring Agreement J:24

TOTAL ANNUAL PREMIUM - $3,211.00

(Other term options listed below, if available)

LIMIT DETAIL:

Shared Additional Defense Limit of Liability: N/A

CyberRisk Policy Aggregate Limit: $1,000,000

EXTENDED REPORTING PERIOD AND RUN-OFF:

Extended Reporting Period for Cyber Coverage:

Additional Premium Percentage: 75%
Additional Months: 12

Run-Off Extended Reporting Period for Cyber Coverage:

Additional Premium Percentage: N/A
Additional Months: N/A

CLAIM DEFENSE FOR ASSOCIATION MANAGEMENT LIABILITY COVERAGE, LIABILITY COVERAGES AND/OR CYBER COVERAGE:

Duty to Defend

PREMIUM DETAIL:

Term	Payment Type	Premium	Taxes	Surcharges	Total Premium	Total Term Premium
1 Year	Prepaid	$3,211.00	$0.00	$0.00	$3,211.00	$3,211.00

POLICY FORMS APPLICABLE TO QUOTE OPTION # 1:

CYB-2001-0710	CyberRisk Declarations
CYB-3001-0710	CyberRisk Policy

ENDORSEMENTS APPLICABLE TO QUOTE OPTION # 1:

ACF-7006-0511	Removal of Short-Rate Cancellation Endorsement
AFE-19004-0115	Cap on Losses From Certified Acts of Terrorism Endorsement
AFE-19008-0115	Federal Terrorism Risk Insurance Act Disclosure
CYB-19001-0112	Replace Exclusion III. A. 8 Endorsement
CYB-19004-0313	Fines and Penalties and Consumer Redress Funds Endorsement
CYB-19017-MD-0315	Global Coverage Compliance Endorsement - Maryland
CYB-19019-0715	Privacy Policy Endorsement
CYB-4014-0911	Maryland Changes Endorsement

CONTINGENCIES APPLICABLE TO QUOTE OPTION # 1:

This quote is contingent on the acceptable underwriting review of the following information prior to the quote expiration date.

1 Total number of files held containing personally identifiable information or other confidential information

Travelers Casualty and Surety Company of America
QUOTE OPTION #2

CYBER COVERAGE:

Third Party Liability Insuring Agreements	Limit	Retention	Continuity Date	Prior & Pending Proceeding Date
A. Network and Information Security	$1,000,000 for each **Claim**	$10,000 for each **Claim**	Inception	Inception
B. Communication and Media Liability	$1,000,000 for each **Claim**	$10,000 for each **Claim**		
C. Regulatory Defense Expenses	$1,000,000 for each **Regulatory Claim**	$10,000 for each **Regulatory Claim**		

CyberRisk Retroactive Date: 09/12/2013

First Party Insuring Agreements	Limit of Insurance	Retention
D. Crisis Management Event Expenses	$1,000,000 for each **Single First Party Insured Event**	$10,000 for each **Single First Party Insured Event**
E. Security Breach Remediation and Notification Expenses	$1,000,000 for each **Single First Party Insured Event**	$10,000 for each **Single First Party Insured Event**
F. Computer Program and Electronic Data Restoration Expenses	$1,000,000 for each **Single First Party Insured Event**	$10,000 for each **Single First Party Insured Event**
G. Computer Fraud	Not Covered for each **Single First Party Insured Event**	for each **Single First Party Insured Event**
H. Funds Transfer Fraud	Not Covered for each **Single First Party Insured Event**	for each **Single First Party Insured Event**
I. E-Commerce Extortion	$1,000,000 for each **Single First Party Insured Event**	$10,000 for each **Single First Party Insured Event**
J. Business Interruption and Additional Expenses	$1,000,000 for each **Single First Party Insured Event**	

CyberRisk Waiting Period (hours): with respect to Insuring Agreement J:24

TOTAL ANNUAL PREMIUM - $3,777.00

(Other term options listed below, if available)

LIMIT DETAIL:

Shared Additional Defense Limit of Liability: N/A

CyberRisk Policy Aggregate Limit: $1,000,000

EXTENDED REPORTING PERIOD AND RUN-OFF:

Extended Reporting Period for Cyber Coverage:

Additional Premium Percentage: 75%

Additional Months: 12

Run-Off Extended Reporting Period for Cyber Coverage:

Additional Premium Percentage: N/A

Additional Months: N/A

CLAIM DEFENSE FOR ASSOCIATION MANAGEMENT LIABILITY COVERAGE, LIABILITY COVERAGES AND/OR CYBER COVERAGE:

Duty to Defend

PREMIUM DETAIL:

Term	Payment Type	Premium	Taxes	Surcharges	Total Premium	Total Term Premium
1 Year	Prepaid	$3,777.00	$0.00	$0.00	$3,777.00	$3,777.00

POLICY FORMS APPLICABLE TO QUOTE OPTION # 2:

CYB-2001-0710	CyberRisk Declarations
CYB-3001-0710	CyberRisk Policy

ENDORSEMENTS APPLICABLE TO QUOTE OPTION # 2:

ACF-7006-0511	Removal of Short-Rate Cancellation Endorsement
AFE-19004-0115	Cap on Losses From Certified Acts of Terrorism Endorsement
AFE-19008-0115	Federal Terrorism Risk Insurance Act Disclosure
CYB-19001-0112	Replace Exclusion III. A. 8 Endorsement
CYB-19004-0313	Fines and Penalties and Consumer Redress Funds Endorsement
CYB-19017-MD-0315	Global Coverage Compliance Endorsement - Maryland
CYB-19019-0715	Privacy Policy Endorsement
CYB-4014-0911	Maryland Changes Endorsement

CONTINGENCIES APPLICABLE TO QUOTE OPTION # 2:

This quote is contingent on the acceptable underwriting review of the following information prior to the quote expiration date.

1 Total number of files held containing personally identifiable information or other confidential information

QUOTE NOTES:

If the second option is selected, the retroactive date will be set to exactly three years prior to the effective date of the policy.

NOTICES:

It is the agent's or broker's responsibility to comply with any applicable laws regarding disclosure to the policyholder of commission or other compensation we pay, if any, in connection with this policy or program.

Important Notice Regarding Compensation Disclosure
For information about how Travelers compensates independent agents, brokers, or other insurance producers, please visit this website: http://www.travelers.com/w3c/legal/Producer_Compensation_Disclosure.html

If you prefer, you can call the following toll-free number: 1-866-904-8348. Or you can write to us at Travelers, Agency Compensation, One Tower Square, Hartford, CT 06183.

FEDERAL TERRORISM RISK INSURANCE ACT DISCLOSURE

The federal Terrorism Risk Insurance Act of 2002 as amended ("TRIA"), establishes a program under which the Federal Government may partially reimburse "Insured Losses" (as defined in TRIA) caused by "Acts Of Terrorism" (as defined in TRIA). Act Of Terrorism is defined in Section 102(1) of TRIA to mean any act that is certified by the Secretary of the Treasury - in consultation with the Secretary of Homeland Security and the Attorney General of the United States - to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the

policy or affect the conduct of the United States Government by coercion.
The Federal Government's share of compensation for such Insured Losses is established by TRIA and is a percentage of the amount of such Insured Losses in excess of each Insurer's "Insurer Deductible" (as defined in TRIA), subject to the "Program Trigger" (as defined in TRIA). Through 2020, that percentage is established by TRIA as follows:

- 85% with respect to such Insured Losses occurring in calendar year 2015.
- 84% with respect to such Insured Losses occurring in calendar year 2016.
- 83% with respect to such Insured Losses occurring in calendar year 2017.
- 82% with respect to such Insured Losses occurring in calendar year 2018.
- 81% with respect to such Insured Losses occurring in calendar year 2019.
- 80% with respect to such Insured Losses occurring in calendar year 2020.

In no event, however, will the Federal Government be required to pay any portion of the amount of such Insured Losses occurring in a calendar year that in the aggregate exceeds $100 billion, nor will any Insurer be required to pay any portion of such amount provided that such Insurer has met its Insurer Deductible. Therefore, if such Insured Losses occurring in a calendar year exceed $100 billion in the aggregate, the amount of any payments by the Federal Government and any coverage provided by this policy for losses caused by Acts Of Terrorism may be reduced.
For each coverage provided by this policy that applies to such Insured Losses, the charge for such Insured Losses is no more than one percent of your premium, and does not include any charge for the portion of such Insured Losses covered by the Federal Government under TRIA. Please note that no separate additional premium charge has been made for the terrorism coverage required by TRIA. The premium charge that is allocable to such coverage is inseparable from and imbedded in your overall premium.

Coverage Disclaimer:
THIS QUOTE DOES NOT AMEND, OR OTHERWISE AFFECT, THE PROVISIONS OR COVERAGE OF ANY RESULTING INSURANCE POLICY ISSUED BY TRAVELERS. IT IS NOT A REPRESENTATION THAT COVERAGE DOES OR DOES NOT EXIST FOR ANY PARTICULAR CLAIM OR LOSS UNDER ANY SUCH POLICY. COVERAGE DEPENDS ON THE APPLICABLE PROVISIONS OF THE ACTUAL POLICY ISSUED, THE FACTS AND CIRCUMSTANCES INVOLVED IN THE CLAIM OR LOSS AND ANY APPLICABLE LAW.

THE PRECEDING OUTLINES THE COVERAGE FORMS, LIMITS OF INSURANCE, POLICY ENDORSEMENTS AND OTHER TERMS AND CONDITIONS PROVIDED IN THIS QUOTE. ANY POLICY COVERAGES, LIMITS OF INSURANCE, POLICY ENDORSEMENTS, COVERAGE SPECIFICATIONS, OR OTHER TERMS AND CONDITIONS THAT YOU HAVE REQUESTED THAT ARE NOT INCLUDED IN THIS QUOTE HAVE NOT BEEN AGREED TO BY TRAVELERS. PLEASE REVIEW THIS QUOTE CAREFULLY AND IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT YOUR TRAVELERS REPRESENTATIVE.

Affiliate (non-Subsidiary) Coverage Disclaimer:

Regardless of the submission of information or typical availability of coverage for any entity that is not a Subsidiary of the Named Insured, **such entity is not covered by the Policy unless an endorsement is provided that specifically schedules it**. Under the Wrap+® policy, coverage is generally afforded to the following entities (unless otherwise excluded): (1) the Named Insured and (2) its majority-owned Subsidiaries. A Subsidiary is defined in each coverage part of the Wrap+® policy and the definition can vary between coverage parts. An affiliate is not defined but generally has some ownership and/or management in common with the Named Insured or its Subsidiaries (but itself is not a Subsidiary of either one). Affiliate coverage will not be considered on a blanket basis nor will an individual entity be scheduled without proper underwriting information (please contact your underwriter to discuss specific requirements). For an actual description of coverages, terms and conditions, refer to the Policy. Sample policies can be found at www.travelers.com/business-insurance/management-professional-liability/private-non-profit/index.aspx.

beazley

QUOTE ISSUED: This quote will remain in effect until 07-Oct-2016.

ARC Excess & Surplus - Jericho, NY
Joseph Vaccaro
113 S Service Rd
Jericho, NY 11753-1046

QUOTE

Re: Lithographers & Photoengravers Local 285 Welfare Fund
BEAZLEY BREACH RESPONSE SELECT Quote

In accordance with your request for a proposal and based on the information submitted, we are pleased to offer the following quote.

Insurer: Beazley Insurance Company, Inc. (Admitted)

Product: BEAZLEY BREACH RESPONSE SELECT
Policy Form: F00340 012013 ed.

Insured: Lithographers & Photoengravers Local 285 Welfare Fund
Principal Address: 911 Ridgebrook Road
Sparks, MD 21152

Policy Period: From: TBD To: TBD
Both dates at 12:01 a.m. Local Time at the Insured's Address

This quote is strictly conditioned upon no material change in risk occurring between the date of this letter and the inception date of the proposed policy (including but not limited to any claim or notice of circumstances which may reasonably be expected to give rise to a claim under any policy of which the policy being proposed by this letter is a renewal or replacement). 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.

In order to complete the underwriting process, we require that you send us any additional information requested above. We are not required to bind prior to our receipt and underwriting approval of the above information. However, if we do bind coverage prior to such approval, the terms and conditions as indicated could be amended until such receipt and acceptance.

For additional information on this product offering, please access our marketing materials.

Please be advised that if coverage is bound, premium must be remitted by the due date on the invoice.

Thank you for the opportunity to quote.

EBERTS & HARRISON, INC.
Bonding & Insurance of All Types
10630 Little Patuxent Pkwy. Ste. 329 • Columbia, MD 21044
Telephones: (301) 596-3940 & (410) 997-2066

Quote Option 1	
Limits of Liability, Insuring Agreements I.A., I.C., I.D., I.E. & I.F.:	
Policy Aggregate Limit of Liability	$1,000,000
Regulatory Defense and Penalties Sublimit	$1,000,000
Crisis Management and Public Relations Sublimit	$250,000
PCI Fines and Costs Sublimit	N/A
The above sublimits of liability are part of, and not in addition to, the overall **Policy Aggregate Limit of Liability**.	
Limits of Coverage for Beazley Breach Response Services, Insuring Agreement I.B.:	
Notified Individuals in the aggregate under Privacy Breach Response Services	100,000
Legal and Forensic Expenses Aggregate Limit	$1,000,000
Foreign Notifications Aggregate	$250,000
The provision of **Privacy Breach Response Services Aggregate Limit of Coverage** is separate from and in addition to the **Policy Aggregate Limit of Liability.**	
Retentions:	
Each Claim (Information Security and Privacy Liability and Regulatory Defense and Penalties)	$2,500
Website Media Content Liability	$2,500
Crisis Management and Public Relations	$2,500
Each Claim (PCI Fines and Costs)	$2,500
Each Privacy Incident Breach Response Services (Legal and Forensic Services/Notification Costs)	$2,500 combined; but for legal services provided under Insuring Agreement I.B.1. the retention shall be one-half (1/2) of such amount, which retention is part of and not in addition to the combined retention
Call Center Services and Credit/Identity Monitoring Program Threshold	100
Premium: $1,506	

Quote Option 2	
Limits of Liability, Insuring Agreements I.A., I.C., I.D., I.E. & I.F.:	
Policy Aggregate Limit of Liability	$1,000,000
Regulatory Defense and Penalties Sublimit	$1,000,000
Crisis Management and Public Relations Sublimit	$250,000
PCI Fines and Costs Sublimit	N/A
The above sublimits of liability are part of, and not in addition to, the overall **Policy Aggregate Limit of Liability**.	
Limits of Coverage for Beazley Breach Response Services, Insuring Agreement I.B.:	
Notified Individuals in the aggregate under Privacy Breach Response Services	100,000
Legal and Forensic Expenses Aggregate Limit	$1,000,000
Foreign Notifications Aggregate	$250,000
The provision of **Privacy Breach Response Services Aggregate Limit of Coverage** is separate from and in addition to the **Policy Aggregate Limit of Liability.**	
Retentions:	
Each Claim (Information Security and Privacy Liability and Regulatory Defense and Penalties)	$5,000
Website Media Content Liability	$5,000
Crisis Management and Public Relations	$5,000
Each Claim (PCI Fines and Costs)	$5,000
Each Privacy Incident Breach Response Services (Legal and Forensic Services/Notification Costs)	$5,000 combined; but for legal services provided under Insuring Agreement I.B.1. the retention shall be one-half (1/2) of such amount, which retention is part of and not in addition to the combined retention
Call Center Services and Credit/Identity Monitoring Program Threshold	100
Premium: $1,409	

Quote Option 3	
Limits of Liability, Insuring Agreements I.A., I.C., I.D., I.E. & I.F.:	
Policy Aggregate Limit of Liability	$1,000,000
Regulatory Defense and Penalties Sublimit	$1,000,000
Crisis Management and Public Relations Sublimit	$250,000
PCI Fines and Costs Sublimit	N/A
The above sublimits of liability are part of, and not in addition to, the overall **Policy Aggregate Limit of Liability**.	
Limits of Coverage for Beazley Breach Response Services, Insuring Agreement I.B.:	
Notified Individuals in the aggregate under Privacy Breach Response Services	250,000
Legal and Forensic Expenses Aggregate Limit	$1,000,000
Foreign Notifications Aggregate	$250,000
The provision of **Privacy Breach Response Services Aggregate Limit of Coverage** is separate from and in addition to the **Policy Aggregate Limit of Liability.**	
Retentions:	
Each Claim (Information Security and Privacy Liability and Regulatory Defense and Penalties)	$2,500
Website Media Content Liability	$2,500
Crisis Management and Public Relations	$2,500
Each Claim (PCI Fines and Costs)	$2,500
Each Privacy Incident Breach Response Services (Legal and Forensic Services/Notification Costs)	$2,500 combined; but for legal services provided under Insuring Agreement I.B.1. the retention shall be one-half (1/2) of such amount, which retention is part of and not in addition to the combined retention
Call Center Services and Credit/Identity Monitoring Program Threshold	100
Premium: $1,811	

Quote Option 4	
Limits of Liability, Insuring Agreements I.A., I.C., I.D., I.E. & I.F.:	
Policy Aggregate Limit of Liability	$1,000,000
Regulatory Defense and Penalties Sublimit	$1,000,000
Crisis Management and Public Relations Sublimit	$250,000
PCI Fines and Costs Sublimit	N/A
The above sublimits of liability are part of, and not in addition to, the overall **Policy Aggregate Limit of Liability**.	
Limits of Coverage for Beazley Breach Response Services, Insuring Agreement I.B.:	
Notified Individuals in the aggregate under Privacy Breach Response Services	250,000
Legal and Forensic Expenses Aggregate Limit	$1,000,000
Foreign Notifications Aggregate	$250,000
The provision of **Privacy Breach Response Services Aggregate Limit of Coverage** is separate from and in addition to the **Policy Aggregate Limit of Liability.**	
Retentions:	
Each Claim (Information Security and Privacy Liability and Regulatory Defense and Penalties)	$5,000
Website Media Content Liability	$5,000
Crisis Management and Public Relations	$5,000
Each Claim (PCI Fines and Costs)	$5,000
Each Privacy Incident Breach Response Services (Legal and Forensic Services/Notification Costs)	$5,000 combined; but for legal services provided under Insuring Agreement I.B.1. the retention shall be one-half (1/2) of such amount, which retention is part of and not in addition to the combined retention
Call Center Services and Credit/Identity Monitoring Program Threshold	100
Premium: $1,694	

Quote Option 5	
Limits of Liability, Insuring Agreements I.A., I.C., I.D., I.E. & I.F.:	
Policy Aggregate Limit of Liability	$2,000,000
Regulatory Defense and Penalties Sublimit	$2,000,000
Crisis Management and Public Relations Sublimit	$250,000
PCI Fines and Costs Sublimit	N/A
The above sublimits of liability are part of, and not in addition to, the overall **Policy Aggregate Limit of Liability**.	
Limits of Coverage for Beazley Breach Response Services, Insuring Agreement I.B.:	
Notified Individuals in the aggregate under Privacy Breach Response Services	100,000
Legal and Forensic Expenses Aggregate Limit	$1,000,000
Foreign Notifications Aggregate	$250,000
The provision of **Privacy Breach Response Services Aggregate Limit of Coverage** is separate from and in addition to the **Policy Aggregate Limit of Liability.**	
Retentions:	
Each Claim (Information Security and Privacy Liability and Regulatory Defense and Penalties)	$2,500
Website Media Content Liability	$2,500
Crisis Management and Public Relations	$2,500
Each Claim (PCI Fines and Costs)	$2,500
Each Privacy Incident Breach Response Services (Legal and Forensic Services/Notification Costs)	$2,500 combined; but for legal services provided under Insuring Agreement I.B.1. the retention shall be one-half (1/2) of such amount, which retention is part of and not in addition to the combined retention
Call Center Services and Credit/Identity Monitoring Program Threshold	100
Premium: $1,883	

Quote Option 6	
Limits of Liability, Insuring Agreements I.A., I.C., I.D., I.E. & I.F.:	
Policy Aggregate Limit of Liability	$2,000,000
Regulatory Defense and Penalties Sublimit	$2,000,000
Crisis Management and Public Relations Sublimit	$250,000
PCI Fines and Costs Sublimit	N/A
The above sublimits of liability are part of, and not in addition to, the overall **Policy Aggregate Limit of Liability**.	
Limits of Coverage for Beazley Breach Response Services, Insuring Agreement I.B.:	
Notified Individuals in the aggregate under Privacy Breach Response Services	100,000
Legal and Forensic Expenses Aggregate Limit	$1,000,000
Foreign Notifications Aggregate	$250,000
The provision of **Privacy Breach Response Services Aggregate Limit of Coverage** is separate from and in addition to the **Policy Aggregate Limit of Liability.**	
Retentions:	
Each Claim (Information Security and Privacy Liability and Regulatory Defense and Penalties)	$5,000
Website Media Content Liability	$5,000
Crisis Management and Public Relations	$5,000
Each Claim (PCI Fines and Costs)	$5,000
Each Privacy Incident Breach Response Services (Legal and Forensic Services/Notification Costs)	$5,000 combined; but for legal services provided under Insuring Agreement I.B.1. the retention shall be one-half (1/2) of such amount, which retention is part of and not in addition to the combined retention
Call Center Services and Credit/Identity Monitoring Program Threshold	100
Premium: $1,761	

Quote Option 7	
Limits of Liability, Insuring Agreements I.A., I.C., I.D., I.E. & I.F.:	
Policy Aggregate Limit of Liability	$2,000,000
Regulatory Defense and Penalties Sublimit	$2,000,000
Crisis Management and Public Relations Sublimit	$250,000
PCI Fines and Costs Sublimit	N/A
The above sublimits of liability are part of, and not in addition to, the overall **Policy Aggregate Limit of Liability**.	
Limits of Coverage for Beazley Breach Response Services, Insuring Agreement I.B.:	
Notified Individuals in the aggregate under Privacy Breach Response Services	250,000
Legal and Forensic Expenses Aggregate Limit	$1,000,000
Foreign Notifications Aggregate	$250,000
The provision of **Privacy Breach Response Services Aggregate Limit of Coverage** is separate from and in addition to the **Policy Aggregate Limit of Liability.**	
Retentions:	
Each Claim (Information Security and Privacy Liability and Regulatory Defense and Penalties)	$2,500
Website Media Content Liability	$2,500
Crisis Management and Public Relations	$2,500
Each Claim (PCI Fines and Costs)	$2,500
Each Privacy Incident Breach Response Services (Legal and Forensic Services/Notification Costs)	$2,500 combined; but for legal services provided under Insuring Agreement I.B.1. the retention shall be one-half (1/2) of such amount, which retention is part of and not in addition to the combined retention
Call Center Services and Credit/Identity Monitoring Program Threshold	100
Premium: $2,264	

Quote Option 8	
Limits of Liability, Insuring Agreements I.A., I.C., I.D., I.E. & I.F.:	
Policy Aggregate Limit of Liability	$2,000,000
Regulatory Defense and Penalties Sublimit	$2,000,000
Crisis Management and Public Relations Sublimit	$250,000
PCI Fines and Costs Sublimit	N/A
The above sublimits of liability are part of, and not in addition to, the overall **Policy Aggregate Limit of Liability**.	
Limits of Coverage for Beazley Breach Response Services, Insuring Agreement I.B.:	
Notified Individuals in the aggregate under Privacy Breach Response Services	250,000
Legal and Forensic Expenses Aggregate Limit	$1,000,000
Foreign Notifications Aggregate	$250,000
The provision of **Privacy Breach Response Services Aggregate Limit of Coverage** is separate from and in addition to the **Policy Aggregate Limit of Liability.**	
Retentions:	
Each Claim (Information Security and Privacy Liability and Regulatory Defense and Penalties)	$5,000
Website Media Content Liability	$5,000
Crisis Management and Public Relations	$5,000
Each Claim (PCI Fines and Costs)	$5,000
Each Privacy Incident Breach Response Services (Legal and Forensic Services/Notification Costs)	$5,000 combined; but for legal services provided under Insuring Agreement I.B.1. the retention shall be one-half (1/2) of such amount, which retention is part of and not in addition to the combined retention
Call Center Services and Credit/Identity Monitoring Program Threshold	100
Premium: $2,118	

If a governmental tax or surcharge changes or becomes applicable to this policy, the amount of such tax or surcharge will be shown on the binder and included in the billing premium invoice if coverage is bound.

Coverage Terms and Conditions

Retroactive Date:	Full Prior Acts
Continuity Date:	Policy Inception
Optional Extension Period:	12 Months
Premium for Optional Extension Period:	100% of the premium for the **Policy Period**

Endorsements Effective at Inception:

1. A00949MD 042014 ed. Maryland Amendatory Endorsement
2. BICMU05090406 Nuclear Exclusion
3. E02804 032011 ed. Sanction Limitation and Exclusion Clause
4. BICMU05070406 War and Civil War Exclusion
5. E06797 032015 ed. Amend Exclusion U. - Cyber Terrorism
6. E03247 102011 ed. Amend Insured to Include Independent Contractors, Leased, or Seasonal Employees
7. E04397 012013 ed. Delete Insuring Agreement I.F. PCI Fines and Costs
8. E04371 012013 ed. First Party Computer Coverage Endorsement
    - *Comments:*
    - *1st Party Cyber Extortion Sublimit: To Match Policy Limit*
    - *1st Party Business Interruption and Data Loss Protection Sublimit: To Match Policy Limit*
    - *1st Party Hourly Business Interruption Sublimit: To Match Policy Limit*
    - *1st Party Forensic Crisis Mgmt Exp Sublimit: $250,000*
    - *1st Party Dependent Business Interruption Loss Sublimit: $25,000*
    - *1st Party Extortion Threat Retention: To Match Elected Retention*
    - *1st Party Security Breach Retention: To Match Elected Retention*
    - *Security Breach Extra Expense Retention: To Match Elected Retention*
    - *Security Breach Income Loss Retention: To Match Elected Retention*
    - *Waiting Period Hours: 10*
    - *Extra Expense Retention: To Match Elected Retention*
    - *Extra Expense Retention Reduction Amount: To Match Elected Retention*

CHUBB

September 07, 2016

Quotation Worksheet

To:

Account Number:	568185
Account:	LITHOGRAPHERS & PHOTOENGRAVERS LOCAL 285 WELFARE FUND
	911 RIDGEBROOK ROAD
	SPARKS, MD 21152

In care of:

Producer Contact:	Christian Phillips
Producer:	EBERTS AND HARRISON, INC.
	1604 RIDGESIDE DR. #203
	MOUNT AIRY, MD 21771-0000
Licensed Producer:	Christian Phillips

Chubb Contact:	Eric D Hendricksen
	(860) 408-2814
	ehendricksen@chubb.com

Product:	**ForeFront Portfolio 3.0SM**

Writing Company:	Federal Insurance Company

Policy Form:	14-02-17270 (Ed. 12/2010)

Expiring Policy:	NEWLINE

Policy Period:	From: October 1, 2016
	To: October 1, 2017
	At 12:01 A.M. local time at the address in Item 1.

Please note the underwriting company for which this quote is being offered. All insurers of the Chubb Group of Insurance Companies share the same financial ratings.

EBERTS & HARRISON, INC.
Bonding & Insurance of All Types
10630 Little Patuxent Pkwy. Ste. 329 • Columbia, MD 21044
Telephones: (301) 596-3940 & (410) 997-2066

Option 1

ForeFront Portfolio 3.0SM Specimen Policy Forms:

Please click the links below for specimen versions of the coverage parts included in your proposal.

General Terms and Conditions - 14-02-17270
CyberSecurity Coverage Part 14-02-17276

General Terms and Conditions Option 1

Endorsements: The titles and headings are for convenience only. Please refer to the policy and endorsements for a description of coverage.

10-02-1295	Important Notice to Policyholders
14-02-17990	Maryland Amendatory Endorsement
14-02-21857	Maryland Amendatory Endorsement to the GTC Declarations

Extended Reporting Period:

(A) Additional Period:	1 year
(B) Additional Premium:	100% of Annual Premium

ForeFront Portfolio 3.0SM marketing resources available to you:

Here at your fingertips are marketing resources designed to help educate our insureds about some of their most critical exposures and explain how they can better manage those exposures through *ForeFront Portfolio 3.0* insurance and risk management services. Please see the links below.

- ✓ 2013 Private Company Risk Survey Highlights - "Worth the Risk"
- ✓ *ForeFront Claim Advisor: The Agent Resource*
- ✓ How to Report a Claim and What to Expect Resource
- ✓ *ForeFront Portfolio 3.0 - Coverage Features*
- ✓ *ForeFront Portfolio 3.0 - Risk management and Loss Prevention Services Page*

Learn more about how your general liability and professional liability insurance policies work together (and don't stand alone) in this infographic: "GL Insurance Is Only One Piece of the Puzzle."

CyberSecurity Coverage Part Option 1

Maximum Aggregate Limit of Liability for this Coverage Part: $1,000,000

Insuring Clause:	Limit of Liability	Retention
(A) Cyber Liability Coverage:	$1,000,000	$5,000

Optional Insuring Clauses Applicable to this Coverage Part:	Limits of Liability	Retentions
(B) Privacy Notification and Crisis Management Expenses Coverage:	$250,000	$5,000
(C) Reward Expenses Coverage:	$25,000	$5,000
(D) E-Business Interruption and Extra Expenses Coverage:	$250,000	$5,000
(E) E-Threat Expenses Coverage:	$250,000	$5,000
(F) E-Vandalism Expenses Coverage:	$250,000	$5,000

Pending or Prior Proceedings Dates: TBD

Retroactive Date: TBD

Premium: $3,044.00

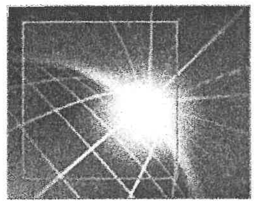
Endorsements: The titles and headings are for convenience only. Please refer to the policy and endorsements for a description of coverage.

14-02-17204	Notice of Data Privacy and Security Cyber Loss Prevention Services
14-02-17302	PREMIER PRIVACY ENDORSEMENT
14-02-17303	REGULATORY ACTION ENDORSEMENT **Fines, Penalties: $250,000 with a $5,000 deductible and Defense: $1,000,000 with a $5,000 deductible**
14-02-19616	LOSS PREVENTION CONSULTANT SERVICES ENDORSEMENT
14-02-19625	Unlawful Collection of Data Exclusion Endorsement
14-02-19733	AMEND REPORTING ENDORSEMENT
14-02-19886	AMEND DEFINITION OF APPLICATION ENDORSEMENT
14-02-19962	AMEND EXCLUSION B 6 ENDORSEMENT

ForeFront Portfolio 3.0SM Cyber Liability coverage resources available to you:

Please see the links below for additional details on exposures related to this coverage part. This information is designed to help your clients further mitigate their risk through practical information, services, and more.

- ✓ ForeFront Portfolio 3.0 - CyberSecurity Insurance Overview
- ✓ *Cyber: eRisk Hub fact sheet*
- ✓ *Cyber: eRisk Hub Website*
- ✓ **Cyber Loss Prevention Consultant Reimbursement Services**: Listing of vendors offering specialized consulting services for data privacy and security, as well as reimbursement of 50% of the cost of the vendor's services – up to the lesser of $10,000 or 10% of the customer's *ForeFront Portfolio 3.0 CyberSecurity* policy premium.
- ✓ 2013 Private Company Cyber Threat Video



ForeFront Portfolio 3.0SM Risk Management and Loss Prevention Resources

Where permitted, we bring companies the resources that may otherwise be out of reach to them: expertise, programs, materials, and publications across industry segments. With these resources, we have the ability to share the latest information on new areas of risk management and respond to emerging industry-specific or general safety and health issues.

Click HERE for more about the ForeFront Portfolio 3.0SM Risk Management & Loss Prevention Resources.

TOTAL POLICY PREMIUM FOR OPTION 1: $3,044.00

Quotation Information:

CONTINGENCIES: The above quotation is expressly contingent upon receipt, review and acceptance of the subjectivities listed below. We must receive all of the items identified below on or before the Quotation Expiration date shown below. If all of these items are not received and approved by us on or before this date, this quotation will automatically expire without further action or notice.

1. **We recommend the insured to implement a business continuity plan as an important loss control item**

EBERTS & HARRISON, INC.
Bonding & Insurance of All Types
10630 Little Patuxent Pkwy. Ste. 329 • Columbia, MD 21044
Telephones: (301) 596-3940 & (410) 997-2066

September 9, 2016

RE: LITHOGRAPHERS & PHOTOENGRAVERS LOCAL 285 WELFARE FUND
Risk ID: 4188054

We are pleased to offer the following terms for the captioned, which are valid for sixty (60) days, or if this is the issuing company's renewal, the policy expiration date:

Proposed Named Insured: LITHOGRAPHERS & PHOTOENGRAVERS LOCAL 285 WELFARE FUND

Issuing Company: EVANSTON INSURANCE COMPANY, a Surplus Lines company

DataBreach℠

Policy Form: MEDB 0001 06 15 - Data Breach and Privacy Liability Coverages Insurance Policy

Note: This policy contains provisions that reduce the limits of liability stated in the policy by the costs of legal defense and permit legal defense costs to be applied against the deductible.

Annual Premium: **$3,036**

Coverage Parts and Limits:

Coverage A: Data Breach and Privacy Liability Coverage
Claims-Made Coverage for Damages and Regulatory Fines arising out of an **Unauthorized Access** or **Potential Unauthorized Access**

Each Claim Limit:	$1,000,000
Coverage Part Sublimits:	
- **Regulatory Fines:**	$1,000,000
- **Privacy Policy Violation:**	$100,000
Deductible:	$2,500 Each Claim
Co-Insurance %:	0%
Retroactive Date:	Full Prior Acts
Coverage Part Aggregate Limit:	$1,000,000
Shared Limit:	[X] Yes [ ] No

Coverage B: Data Breach Loss to Insured Coverage
Occurrence Coverage for **Loss** resulting directly from an Unauthorized Access
Full Limit applies to **Forensic Expense** and **Lost Monies**

Each Unauthorized Access Limit:	$1,000,000
Deductible:	$2,500 Each Unauthorized Access
Co-Insurance %:	0%
Coverage Part Sublimit:	
- **Systems Assessment** Each Unauthorized Access Limit:	$5,000
Coverage Part Aggregate Limit:	$1,000,000
Shared Limit:	[X] Yes [ ] No

Coverage C: Electronic Media Liability Coverage

Not Purchased

Coverage D: Breach Mitigation Expense

Occurrence Coverage for **Breach Mitigation Expense** resulting directly from an Unintentional Data Compromise

Each Unintentional Data Compromise Limit:	$1,000,000
Deductible:	$2,500 Each Unintentional Data Compromise
Coverage Part Aggregate Limit:	$1,000,000
Shared Limit:	[X] Yes [ ] No

Coverage E: Business Interruption Reimbursement Coverage

Occurrence Coverage for loss of **Business Income** due to a Business Interruption Event which occurs as a direct result of an Unauthorized Access

Each Additional Hour of Income Interruption Limit:	$2,500
Retention Period for Each Unauthorized Access:	[ ] None applies _12___ Hours of Income Interruption
Coverage Part Aggregate Limit:	$250,000
Shared Limit:	[ ] Yes [X] No

Coverage F: PCI Assessments Reimbursement Coverage

Occurrence Coverage for **PCI Assessments** resulting directly from an Unauthorized Access

Each Unauthorized Access Limit:	$250,000
Deductible:	$2,500 Each Unauthorized Access
Co-Insurance %:	0%
Coverage Part Aggregate Limit:	$250,000
Shared Limit:	[X] Yes [ ] No

Policy Aggregate Limit of Liability: $1,000,000

Extended Reporting Period: 12/24/36 months at 100%/150%/200% of the annual premium applies to Coverage A and Coverage C

Endorsements:

MEIL 5200-25% 07 04	Minimum Earned Premium Endorsement
MEIL 5409 09 10	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
ZZ-42001-04 01 15	Certified Acts of Terrorism Endorsement
ZZ-50000 01 15	Policyholder Disclosure Notice of Terrorism Insurance Coverage

Terms are subject to receipt, review and acceptance of the following, by an underwriter of EVANSTON INSURANCE COMPANY, PRIOR TO BINDING COVERAGE:

- **Completed, Signed, and Dated Markel Application, attached [PRIOR TO BINDING]**

The underwriter reserves the right to amend or withdraw terms upon review of the above additional information.

Please see the next page for additional information on highlighted terms!