



One Tower Square
Hartford, Connecticut 06183
(A Stock Insurance Company, herein called the Company)

THE LIABILITY COVERAGES AND THE THIRD PARTY LIABILITY INSURING AGREEMENTS ARE WRITTEN ON A CLAIMS-MADE BASIS. THE LIABILITY COVERAGES AND THE THIRD PARTY LIABILITY INSURING AGREEMENTS COVER ONLY CLAIMS FIRST MADE AGAINST INSUREDS DURING THE POLICY PERIOD. THE LIMIT OF LIABILITY AVAILABLE TO PAY SETTLEMENTS OR JUDGMENTS WILL BE REDUCED BY DEFENSE EXPENSES, AND DEFENSE EXPENSES WILL BE APPLIED AGAINST THE RETENTION. THE COMPANY HAS NO DUTY TO DEFEND ANY CLAIM UNLESS DUTY-TO-DEFEND COVERAGE HAS BEEN SPECIFICALLY PROVIDED HEREIN.

ITEM 1 NAMED INSURED/INSURANCE REPRESENTATIVE:

D/B/A:

Principal Address:

ITEM 2 POLICY PERIOD:

Inception Date: Expiration Date:
12:01 A.M. standard time both dates at the Principal Address stated in ITEM 1.

ITEM 3 ALL NOTICES OF CLAIM OR LOSS MUST BE SENT TO THE COMPANY BY EMAIL, FACSIMILE, OR MAIL AS SET FORTH BELOW:

ITEM 4 COVERAGE INCLUDED AS OF THE INCEPTION DATE IN ITEM 2:

Liability Coverages

- Employment Practices Liability
Fiduciary Liability

Crime Coverages

- Kidnap and Ransom

Cyber Coverage

- CyberRisk

Other Coverages

Identity Fraud Expense Reimbursement

ITEM 5

Only those coverage features marked " Applicable" are included in this policy.

If "Not Covered" is inserted opposite any specified Insuring Agreement below, or if no amount is included in the Limit of Liability or Limit of Insurance, such Insuring Agreement and any other reference thereto is deemed to be deleted.

EMPLOYMENT PRACTICES LIABILITY

Limit of Liability: for all **Claims**

Third Party Claim Coverage: Applicable Not Applicable

Additional Defense Coverage: Applicable Not Applicable

Additional Defense Limit of Liability: for all **Claims**

Retention: for each **Claim** under Insuring Agreement A.
for each **Claim** under Insuring Agreement B., if applicable

Prior and Pending Proceeding Date: **Claims for Wrongful Employment Practices:**
Claims for Third Party Wrongful Acts:

Continuity Date: **Claims for Wrongful Employment Practices:**
Claims for Third Party Wrongful Acts:

FIDUCIARY LIABILITY

Limit of Liability: for all **Claims**

Settlement Program Limit of Liability: for each **Settlement Program Notice**, which amount is included within, and not in addition to, any applicable limit of liability

HIPAA Limit of Liability: which amount is included within, and not in addition to, any applicable limit of liability

Additional Defense Coverage: Applicable Not Applicable

Additional Defense Limit of Liability: for all **Claims**

Retention: for each **Claim** under Insuring Agreement A.
for each **Settlement Program Notice** under Insuring Agreement B.

Prior and Pending Proceeding Date:

Continuity Date:

KIDNAP AND RANSOM		
INSURING AGREEMENT	LIMIT OF INSURANCE	RETENTION
A. Kidnap and Ransom	for each Insured Event	for each Insured Event
B. Extortion for Ransom	for each Insured Event	for each Insured Event
C. Detention and Hijack	for each Insured Event	for each Insured Event
D. In Transit/Delivery	for each Insured Event	for each Insured Event
E. Rest and Rehabilitation Expenses	per Insured Person	for each Insured Event
F. Personal Accident	per Insured Person , subject to the BENEFIT SCHEDULE found in section III. DEFINITIONS Y. , not to exceed in the aggregate for the Policy Period	for each Insured Event
G. Additional Expenses	for each Insured Event	for each Insured Event
H. Legal Liability	for each Insured Event	for each Insured Event

Crisis Response Firm Fees and Expenses: Unlimited for each **Insured Event**

Policy Aggregate Limit of Insurance: Applicable Not Applicable

If a Policy Aggregate Limit of Insurance is applicable, then the Policy Aggregate Limit of Insurance for each **Policy Period** is:

If a Policy Aggregate Limit of Insurance is not included, then this **Kidnap and Ransom Policy** is not subject to a Policy Aggregate Limit of Insurance as set forth in section **V. CONDITIONS, C.1.**

<p>Crisis Response Firm: Olive Group 23 Buckingham Gate London, SW1E 6LB, UK UK Telephone: +44 (0)207 240 3237 USA Telephone: +1 713-918-6401 Olive Group Email: info@olivegroupresponse.com Olive Group Website: www.olivegroupresponse.com</p>	<p>Travelers Bond and Financial Products Claim Contact Numbers:</p> <p>USA Telephone: +1 800 842-8496 (Available 24/7/365) See ITEM 3 of the Declarations for the Travelers Claim mailing address.</p>
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Cancellation of Prior Insurance:

By acceptance of this **Kidnap and Ransom Policy**, the **Named Insured** gives the Company notice canceling prior policies or bonds issued by the Company that are designated by policy or bond numbers , such cancellation to be effective at the time this **Kidnap and Ransom Policy** becomes effective.

CYBERRISK

Third Party Liability Insuring Agreements

- A. Network and Information Security Limit of Liability:** for each **Claim**
- B. Communications and Media Limit of Liability:** for each **Claim**
- C. Regulatory Defense Expenses Limit of Liability:** for each **Regulatory Claim**
for each **Claim** under Insuring Agreement A.
for each **Claim** under Insuring Agreement B.
for each **Regulatory Claim** under Insuring Agreement C.
- Retention:**

First Party Insuring Agreements

INSURING AGREEMENT	LIMIT OF INSURANCE	RETENTION
D. Crisis Management Event Expenses	for each Single First Party Insured Event	for each Single First Party Insured Event
E. Security Breach Remediation and Notification Expenses	for each Single First Party Insured Event	for each Single First Party Insured Event
F. Computer Program and Electronic Data Restoration Expenses	for each Single First Party Insured Event	for each Single First Party Insured Event
G. Computer Fraud	for each Single First Party Insured Event	for each Single First Party Insured Event
H. Funds Transfer Fraud	for each Single First Party Insured Event	for each Single First Party Insured Event
I. E-Commerce Extortion	for each Single First Party Insured Event	for each Single First Party Insured Event
J. Business Interruption and Additional Expenses	for each Single First Party Insured Event	

CyberRisk Policy Aggregate

Limit:

The **CyberRisk Policy Aggregate Limit** for each **Policy Period** is applicable to all Insuring Agreements.

Prior and Pending
Proceeding Date:

Retroactive Date:

Continuity Date:

Waiting Period (Hours): with respect to Insuring Agreement J:

IDENTITY FRAUD EXPENSE REIMBURSEMENT

Limit of Insurance: per Insured Person for each Identity Fraud

Retention: per Insured Person for each Identity Fraud

ITEM 6 FOR ALL COVERAGES:

PREMIUM FOR THE POLICY PERIOD:

Policy Premium

ITEM 7 FOR LIABILITY AND CYBER COVERAGE:

TYPE OF CLAIM DEFENSE:

- Reimbursement
- Duty-to-Defend
- Varies by Coverage - See Expanded Claim Defense Options Endorsement

Only the type of CLAIM DEFENSE marked " " is included in this policy.

ITEM 8 FOR LIABILITY AND CYBER COVERAGE:

EXTENDED REPORTING PERIOD:

Additional Premium Percentage:

Additional Months:

(If exercised in accordance with sections **III. CONDITIONS, O. EXTENDED REPORTING PERIOD** of the Liability Coverage Terms and Conditions or **IV. CONDITIONS APPLICABLE TO ALL INSURING AGREEMENTS, T., 2. Extended Reporting Period of the CyberRisk Policy**)

ITEM 9 FOR LIABILITY AND CYBER COVERAGES:

RUN-OFF EXTENDED REPORTING PERIOD:

Additional Premium Percentage:

Additional Months:

(If exercised in accordance with sections **III. CONDITIONS, K. CHANGE OF CONTROL** of the Liability Coverage Terms and Conditions or **IV. CONDITIONS APPLICABLE TO ALL INSURING AGREEMENTS, S. CHANGE OF CONTROL** of the CyberRisk Policy)

ITEM 10 **FOR LIABILITY COVERAGES:**

ANNUAL REINSTATEMENT OF THE LIABILITY COVERAGE LIMIT OF LIABILITY:

- Applicable
 Not Applicable

Only those coverage features marked " Applicable" are included in this policy.

ITEM 11 **FOR ALL COVERAGES:**

FORMS AND ENDORSEMENTS ATTACHED AT ISSUANCE:

ITEM 12 **FOR LIABILITY COVERAGES:**

LIABILITY COVERAGE SHARED LIMIT OF LIABILITY:

for all **Claims** under the following Liability Coverages

ITEM 13 **FOR LIABILITY, CRIME, AND CYBER COVERAGES:**

AGGREGATE LIMIT OF LIABILITY/LIMIT OF INSURANCE:

- Applicable Not Applicable

If marked " Applicable" above, the Company's maximum limit of liability and limit of insurance in a single **Policy Period** for all **Claims** under each purchased Liability Coverage and Cyber Coverage, and all loss under each purchased Crime Coverage and all **First Party Loss or Expenses** under each purchased Cyber Coverage, as set forth in ITEM 4 of these Declarations, shall not exceed the **AGGREGATE LIMIT OF LIABILITY/LIMIT OF INSURANCE** set forth in ITEM 13 above, provided that any applicable Additional Defense Limit of Liability, Supplemental Personal Indemnification Limit of Liability or Identity Fraud Expense Reimbursement Limit of Insurance are in addition to, and not part of, such **AGGREGATE LIMIT OF LIABILITY/LIMIT OF INSURANCE**.

ITEM 14 **FOR LIABILITY AND CYBER COVERAGES:**

AGGREGATE LIMIT OF LIABILITY/LIMIT OF INSURANCE:

- Applicable Not Applicable

If marked " Applicable" above, the Company's maximum limit of liability and limit of insurance in a single **Policy Period** for all **Claims** under each purchased Liability Coverage and Cyber Coverage, and all **First Party Loss or Expenses** under each purchased Cyber Coverage, as set forth in ITEM 4 of these Declarations, shall not exceed the **AGGREGATE LIMIT OF LIABILITY/LIMIT OF INSURANCE** set forth in ITEM 14 above; provided that any applicable Additional Defense Limit of Liability or Supplemental Personal Indemnification Limit of Liability are in addition to, and not part of, such **AGGREGATE LIMIT OF LIABILITY/LIMIT OF INSURANCE**.

PRODUCER INFORMATION:

Countersigned By

IN WITNESS WHEREOF, the Company has caused this policy/bond to be signed by its authorized officers.

Thomas M. Hummel

President, Bond & Financial Products

Wendy C. Skyring

Corporate Secretary

SPECIMEN