



Cyber Liability

COVERAGE SUMMARY

QUESTIONS:

Susan Leung
(415) 403-1435
susan.leung@alliant.com

Mimi Long
(415) 403-1423
mlong@alliant.com

Van Rin
(415) 403-1408
vrin@alliant.com

Robert Leong
(415) 403-1441
rleong@alliant.com



INSURERS:

Lloyd's of London
Beazley Syndicate

AXA XL – Greenwich
Insurance Company

Axis Insurance Company

POLICY TERM:

July 1, 2019 to
July 1, 2020

HOW TO REPORT A CLAIM:

IMMEDIATE NOTICE should be made to Beazley Breach Response of all potential claims and circumstances (assistance, and cooperation clause applies)

Claim notification under this policy is to:
Beazley Breach Response
bbr.claims@beazley.com
(866) 567-8570

Alliant Insurance Services, Inc.
100 Pine Street, 11th Floor
San Francisco, CA 94111-5101

Robert Frey
(415) 403-1445
rfrey@alliant.com

NAMED COVERED ENTITY:

California State University Risk Management Authority (CSURMA)
CSURMA Auxiliary Organizations Risk Management Alliance (AORMA)

TOTAL PROGRAM LIMITS:

- 1,000,000 Notified Individuals with Beazley (includes credit monitoring and call center services) – Outside Member and Policy Aggregate Limit
- 2,000,000 Notified Individuals with Axis and XL (includes credit monitoring and call center services) – Sub-limited and within the Member and Policy Aggregate Limit
- \$2,500,000 Computer Expert Services, Legal Services, and Public Relations & Crisis Management Expenses - Outside of Member and Policy Aggregate Limit
- \$17,000,000 Policy Limit, includes Additional Breach Response Costs Limit - within the Member and Policy Aggregate Limit. Note, the Notified lives sub-limit is within this coverage for Axis and XL

PRIMARY and EXCESS LAYERS:

- | | |
|----------------------------------|--|
| Retention | <ul style="list-style-type: none"> • CSU Auxiliary Organizations - \$25,000 • CSU Campuses - \$100,000 • 8 Hour waiting period for business interruption coverages (in addition to the monetary retention) |
| BBR Endorsement Retention | <ul style="list-style-type: none"> • First 1 Notified Individuals for Each Incident – Notification Services, Call Center Services, and Breach Resolution & Mitigation Services for each incident involving – 100 Notified Individuals • Legal Services (part of and not in addition to combined retention below) - \$5,000 • Computer Expert Services, Public Relations & Crisis Management Expenses Combined - \$10,000 |

Insurer Lloyd's of London / Beazley Syndicate 2623/623
Rating A.M. Best Rating: A XV / Standard and Poor's Rating: A+
Retroactive Date July 1, 2008

While we believe this Summary of Insurance fairly represents the terms, conditions and exclusions found in your insurance policies, in the event of any differences between the policies themselves and this summary, the policy provision will direct any resolution. This summary is not intended to replace or supersede any of your insurance contracts.



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Coverages and Limits w/Beazley Annual Policy and Program Aggregate for All Insureds and Member Combined \$25,000,000
Annual Aggregate each CSURMA/AORMA Member \$2,000,000

Insurer AXA XL / Greenwich Insurance Company
Rating A.M. Best Rating: A+ XV / Standard and Poor's Rating: AA-
Retroactive Date July 1, 2018
Coverages and Limits w/AXA XL Annual Policy Aggregate for each CSURMA/AORMA Member and Member Combined \$10,000,000

Insurer Axis / Axis Insurance Company
Rating A.M. Best Rating: A+ XV / Standard and Poor's Rating: A+
Retroactive Date July 1, 2018
Coverages and Limits w/Axis Annual Policy Aggregate for each CSURMA/AORMA Member and Member Combined \$5,000,000

CLAIMS MADE AND REPORTED POLICY

Breach Response

- Notification Costs
- Call Centers
- Credit Monitoring
- Legal
- Forensics
- Crisis Management
- Public Relations

First Party Loss

- Business Interruption Loss (Security Breach and System Failure)
- Dependent Business Interruption Loss (Security Breach and System Failure)
- Cyber Extortion Loss
- Data Recovery Costs
- Computer Hardware Replacement
- Consequential Reputation Loss

Liability

- Data and Network Liability
- Regulatory Defense and Penalties
- Payment Card Liabilities and Costs
- Media Liability

eCrime

- Fraudulent Instruction
- Telephone Fraud
- Funds Transfer Fraud
- Criminal Reward
- Invoice Manipulation

Total Limits of Liability (Beazley, AXA XL and Axis)

\$17,000,000	Breach Response Costs (approved Beazley Vendor)
1,000,000	Notified Lives with Beazley (approved Beazley Vendor) Notified Lives Outside of the Member and Program Aggregate Limit of Liability Limit. Applies to all of CSURMA/AORMA
2,000,000	Notified Lives with AXA XL and Axis (approved Beazley Vendor) Notified Lives Within the Member and Policy Aggregate Limit of Liability Limit. Applies to all of CSURMA/AORMA

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\$2,500,000 Legal, Forensics, Public Relations and Crisis Management with Beazley (approved Beazley Vendor). Outside of the Member and Program Aggregate Limit of Liability Limit. Applies to all of CSURMA/AORMA

Full Limits (within Member and Policy Aggregate Limits, unless otherwise noted):

\$17,000,000	Business Interruption Resulting from Security Breach
\$17,000,000	Payment Card Industry Fines and Penalties
\$17,000,000	Cyber Extortion Loss
\$17,000,000	Data Recovery Costs
\$17,000,000	Data & Network Liability
\$17,000,000	Regulatory Defense & Penalties
\$17,000,000	Website Media Content Liability (electronic only)

Sub-Limits (within Member and Policy Aggregate Limits, unless otherwise noted):

\$2,000,000	Business Interruption Resulting from a System Failure
\$3,000,000	Dependent Business Interruption Resulting from a Security Breach
\$400,000	Dependent Business Interruption Resulting from a System Failure
\$300,000	Funds Transfer Fraud
\$300,000	Fraudulent Instruction
\$300,000	Telephone Fraud
\$200,000	Consequential Reputational Costs
\$300,000	Computer Hardware Replacement
\$25,000	Criminal Reward
\$100,000	Invoice Manipulation

Excess coverage or drop down is provided for the following (sub-limits listed above include the primary and excess policies):

- Business Interruption Resulting from a System Failure
- Dependent Business Interruption Resulting from a Security Breach
- Dependent Business Interruption Resulting from a System Failure
- Funds Transfer Fraud
- Fraudulent Instruction
- Telephone Fraud
- Consequential Reputation Costs
- Computer Hardware Replacement

COVERAGE:

1. Information Security and Privacy Liability
2. Privacy Notification Costs

CLAIMS SERVICES:

1. Direct Reporting to Beazley Breach Response Service Team
2. Data Breach Investigation and Response
3. Sole Purpose to respond to data breach event
4. Information Security Incident Response Guide Provided

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