

INDICATION OF TERMS – QUOTE OPEN FOR 60 DAYS

Quote Date: November 5, 2020

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|----------------------------|--|----------------------|-------|
| INSURED | Corporation of the Municipality of West Elgin | COUNTRY/STATE | CA/ON |
| PERIOD OF INSURANCE | 12 months at 12.01 a.m. LST from a date to be agreed | CURRENCY | CAD |

LIMITS – ANY ONE CLAIM AND IN THE AGGREGATE (INCLUDING CLAIMS EXPENSES WHERE APPLICABLE)

| INSURING MODULES | OPTION 1 | OPTION 2 | OPTION 3 | OPTION 4 |
|---|-----------|-----------|-----------|-----------|
| Aggregate Policy Limit | 1,000,000 | 1,000,000 | 2,000,000 | 2,000,000 |
| Security & Privacy Liability | 1,000,000 | 1,000,000 | 2,000,000 | 2,000,000 |
| Multimedia & Intellectual Property Liability | 1,000,000 | 1,000,000 | 2,000,000 | 2,000,000 |
| Technology Services | N/A | N/A | N/A | N/A |
| Miscellaneous Professional Services | N/A | N/A | N/A | N/A |
| Network Interruption and Recovery | 1,000,000 | 1,000,000 | 2,000,000 | 2,000,000 |
| Physical Damage, Physical Loss & Debris Removal | N/A | N/A | N/A | N/A |
| Event Support Expenses | 1,000,000 | 1,000,000 | 2,000,000 | 2,000,000 |
| Privacy Regulatory Defense & Penalties | 1,000,000 | 1,000,000 | 2,000,000 | 2,000,000 |
| Network Extortion | 1,000,000 | 1,000,000 | 2,000,000 | 2,000,000 |
| Electronic Theft, Computer Fraud & Telecommunications Fraud | N/A | 100,000 | N/A | 100,000 |
| Social Engineering Fraud | N/A | 100,000 | N/A | 100,000 |
| Reputational Damage | N/A | 1,000,000 | N/A | 2,000,000 |

ENDORSED COVERAGES

| | | | | |
|---|-----|-----------|-----|-----------|
| PCI Fines | N/A | 1,000,000 | N/A | 2,000,000 |
| Dependent Network Interruption & Recovery | N/A | 250,000 | N/A | 250,000 |
| Bricking | N/A | 250,000 | N/A | 250,000 |
| Invoice Manipulation | N/A | 100,000 | N/A | 100,000 |

DEDUCTIBLE - EACH AND EVERY CLAIM (INCLUDING CLAIMS EXPENSES WHERE APPLICABLE)

| INSURING MODULES | OPTION 1 | OPTION 2 | OPTION 3 | OPTION 4 |
|---|------------------|------------------|------------------|------------------|
| Security & Privacy Liability | 5,000 | 5,000 | 5,000 | 5,000 |
| Multimedia & Intellectual Property Liability | 5,000 | 5,000 | 5,000 | 5,000 |
| Technology Services | N/A | N/A | N/A | N/A |
| Miscellaneous Professional Services | N/A | N/A | N/A | N/A |
| Network Interruption and Recovery | 5,000 8 hours | 5,000 8 hours | 5,000 8 hours | 5,000 8 hours |
| Physical Damage, Physical Loss & Debris Removal | N/A | N/A | N/A | N/A |
| Event Support Expenses | 5,000 | 5,000 | 5,000 | 5,000 |
| Privacy Regulatory Defense & Penalties | 5,000 | 5,000 | 5,000 | 5,000 |
| Network Extortion | 5,000 | 5,000 | 5,000 | 5,000 |
| Electronic Theft, Computer Fraud & Telecommunications Fraud | N/A | 5,000 | N/A | 5,000 |
| Social Engineering Fraud | N/A | 5,000 | N/A | 5,000 |
| Reputational Damage | N/A | 5,000 | N/A | 5,000 |

ENDORSED COVERAGES

| | | | | |
|---|-----|-------|-----|-------|
| PCI Fines | N/A | 5,000 | N/A | 5,000 |
| Dependent Network Interruption & Recovery | N/A | 5,000 | N/A | 5,000 |

| | | | | |
|-----------------------------|-----|-------|-----|-------|
| Bricking | N/A | 5,000 | N/A | 5,000 |
| Invoice Manipulation | N/A | 5,000 | N/A | 5,000 |

PREMIUMS

| | OPTION 1 | OPTION 2 | OPTION 3 | OPTION 4 |
|--|-----------------|-----------------|-----------------|-----------------|
| Total Premium | 1,970.00 | 2,365.00 | 2,700.00 | 3,240.00 |
| Ascent Policy Fee (fully earned on inception) | 50.00 | 50.00 | 50.00 | 50.00 |
| Total Payable | 2,020.00 | 2,415.00 | 2,750.00 | 3,290.00 |
| Ascent Underwriting Participation | 100% | 100% | 100% | 100% |

| | |
|---------------------------|---|
| NOTICE OF CLAIM | In respect of: A circumstance, claim or an event which may entitle you to an indemnity for costs or expenses under your policy contact: Ascent/CyberClan Hotline +1 (0) 800 528 6170 or email ascentresponse@cyberclan.com |
| SERVICE OF SUIT | Attorney in Fact in Canada for Lloyd's Underwriters, Toronto Office, 200 Bay Street, Suite 2930 PO Box 51, Toronto, Ontario M5J 2J2 |
| CHOICE OF LAW | Canada |
| TERRITORIAL LIMITS | Worldwide |
| JURISDICTION | Worldwide |

TERMS ARE SUBJECT TO THE FOLLOWING CONDITIONS

- Terms and conditions based off Revenue Split by Location as specified below
- Retroactive Date – Full Prior Acts
- LSW1549C Lloyd's Standard Outline Policy for Canada Including Declarations
- NMA1978A Nuclear Incident Exclusion Clause (Canada)
- NMA464 War and Civil War Exclusion Clause
- LSW1001 Several Liability Notice (Insurance)
- LSW3000 Premium Payment Clause 45 Days
- LSW1543D Notice Concerning Personal Information
- **Cyber Terrorism**
- **Payment Card Industry Fines and Assessments**
- **Dependent Network Interruption and Recovery**
- **Bricking**
- **Invoice Manipulation**
- **Cryptojacking and Botnetting Extension**
- **Voluntary Shutdown Extension**

NATURE OF MISCELLANEOUS PROFESSIONAL SERVICES COVERED

N/a

RISK MANAGEMENT SERVICES

This policy offers Insureds free access to a designated password protected risk management portal powered by CyberClan, offering a range of services including pro-active privacy educational resources, 24/7 breach management services and a response hotline.

SUBJECTIVITIES TO BE SETTLED AND AGREED PRIOR TO BINDING (UNLESS OTHERWISE AGREED)
UNDERWRITERS RESERVE THE RIGHT TO AMEND, ALTER OR WITHDRAW TERMS SHOULD THE RESPONSES TO SUBJECTIVITIES BE DEEMED UNSATISFACTORY

- Application form to be signed and dated (within 30 days of binding coverage).

SECURITY

100% with certain Underwriters at Lloyd's of London and/or Lloyd's Insurance Company S.A.

RISK INFORMATION

| | |
|------------------------|---|
| REVENUE | CAD 10,000,000 |
| BUSINESS | Governmental & Public Authorities - Municipality/Township/Local Authority |
| CLAIMS | None |
| NO OF PIIS | 4,995 (0 - 50,000) |
| NO OF EMPLOYEES | TBA |

REVENUE SPLIT BY LOCATION

| | |
|------------------|------|
| Canada : Ontario | 100% |
|------------------|------|

Ascent Underwriting to issue certificate and all related policy documentation upon binding in respect of all placements where Ascent are providing 100% security.