

\$1M AGGREGATE LIMIT

Higher limit options are available by request; the Additional Defense Costs Limit and Breach Event Costs Limit are in addition to the Maximum Policy Aggregate Limit.

Coverage	Limits (each Claim/aggregate)	Deductible (each Claim)
Multimedia Liability Coverage	\$1,000,000	\$0
Security and Privacy Liability Coverage	\$1,000,000	\$0
Privacy Regulatory Defense and Penalties Coverage	\$1,000,000	\$0
PCI DSS Liability Coverage	\$1,000,000	\$0
Bodily Injury Liability Coverage	\$250,000	\$2,500
Property Damage Liability Coverage	\$50,000	\$2,500
TCPA Defense Coverage	\$50,000	\$2,500
Breach Event Costs Coverage	\$1,000,000	\$0
Post Breach Remediation Costs Coverage	\$25,000	\$2,500
BrandGuard® Coverage Waiting Period: 2 weeks Period of Indemnity: 6 months	\$1,000,000	\$0
System Failure Coverage Business Interruption Waiting Period: 8 hours Period of Restoration: 6 months	\$1,000,000	\$0 (applies to Data Recovery only)
Dependent System Failure Coverage Business Interruption Waiting Period: 12 hours Period of Indemnity: 4 months	\$1,000,000	\$0 (applies to Data Recovery only)
Cyber Extortion Coverage	\$1,000,000	\$0
Cyber Crime Coverage Aggregate Limit	\$250,000	\$2,500
A. Financial Fraud Sublimit	\$250,000	
B. Telecommunications Fraud Sublimit	\$250,000	
C. Phishing Fraud Aggregate Sublimit	\$250,000	
1. Your Phishing Fraud Loss Sublimit	\$250,000	
2. Client Phishing Fraud Loss Sublimit	\$50,000	
Bricking Loss Coverage	\$1,000,000	\$2,500
Property Damage Loss Coverage	\$50,000	\$2,500
Reward Expenses Coverage	\$50,000	\$2,500
Court Attendance Costs Coverage	\$25,000	\$2,500

Additional Defense Costs Limit	\$1,000,000
Separate Breach Event Costs Limit Enhancement	Included
Aggregate Deductible	\$7,500
Maximum Policy Aggregate Limit	\$1,000,000

SAMPLE RATES FOR \$1,000,000 LIMIT

Total Revenues	Annual Premium
0 – \$500,000	\$750
\$500,000 - \$1,000,000	\$757
\$1,000,001 - \$2,000,000	\$991
\$2,000,001 - \$3,000,000	\$1,328
\$3,000,001 - \$4,000,000	\$1,544
\$4,000,001 - \$5,000,000	\$1,761
\$5,000,001 - \$6,000,000	\$1,938
\$6,000,001 - \$7,000,000	\$2,114
\$7,000,001 - \$8,000,000	\$2,290
\$8,000,001 - \$9,000,000	\$2,466
\$9,000,001 - \$10,000,000	\$2,642
\$10,000,000+	Refer to TMHCC - CPL