

The Enterprise Cyber Liability program protects businesses for the cost of an actual or suspected violation of a privacy regulation due to a security breach that results in the unauthorized release of protected personal information which is any private, non-public information of any kind in the business's care, custody, or control.

The Enterprise Cyber Liability program is facilitated through the North American Data Security (RPG) (named insured on master policy), a risk purchasing group which is registered in all 50 states and the District of Columbia. The master policy is underwritten by AXIS Insurance Company, an A rated insurance carrier by AM Best.

<p><b>POLICY DETAILS</b></p>	<div> <div> <p>Claim reporting requirement: within 60 days upon becoming aware of a suspected or actual breach.</p> </div> <div> <p>Ineligible businesses: Businesses that process greater than 6M payment card transactions annually with a card brand (i.e. VISA) or; a business that has experienced a breach of payment card data, or; deemed Level 1 by a card brand.</p> </div> </div> <div> <ul style="list-style-type: none"> <li>• Master policy – admitted-claims- made policy form</li> <li>• No aggregate limit on master policy</li> <li>• Zero retention</li> <li>• Coverage territory is worldwide</li> </ul> </div>
<p><b>COVERAGE DETAILS</b> \$250,000 Annual Aggregate No Underwriting \$1,000 Deductible</p>	<div> <div> <p>Civil proceeding or investigation including requests for information for an actual or alleged violation of any privacy regulation (PII data) brought on behalf of any federal, state, or foreign governmental agency, including:</p> <ul style="list-style-type: none"> <li>• Defense settlement or judgement</li> <li>• Regulatory fines and penalties (including PCI)</li> <li>• Mandatory forensic investigation</li> </ul> </div> <div> <p>PCI recertification services to re-certify compliance with PCI Security Standards</p> </div> <div> <p>Crisis management and fraud prevention expense:</p> <ul style="list-style-type: none"> <li>• Call center</li> <li>• Print and email notification</li> <li>• Forensics</li> <li>• Credit Monitoring</li> <li>• Public Relations</li> <li>• Associated legal expenses</li> </ul> </div> </div> <div> <p><b>\$250,000 Annual Aggregate</b></p> <ul style="list-style-type: none"> <li>• No Underwriting.</li> <li>• \$1,000 Deductible.</li> </ul> <p><b>\$10,000 Sub-limits</b></p> <ul style="list-style-type: none"> <li>• Ransomware</li> <li>• Telecommunications Theft</li> <li>• Social Engineering Fraud</li> <li>• E-Theft</li> </ul> <p><b>\$50,000 Sub-limits</b></p> <ul style="list-style-type: none"> <li>• Forensics and Legal</li> </ul> </div>

*This is a brief coverage summary, not a legal contract. The actual policy should be reviewed for specific terms, conditions, limitations, and exclusions that will govern in the event of loss. CLAIMS OR POTENTIAL CLAIMS MUST BE REPORTED TO AXIS INSURANCE COMPANY WITHIN 60 DAYS OF FIRST KNOWLEDGE.*

First Watch is committed to innovation and higher standards for the ever-changing world of data theft, identity theft and fraud protection. We offer comprehensive solutions for businesses and organizations of all sizes. Whether it is your business, your brand, or your identity, First Watch exists to safeguard your world.

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