

Risk e-Business 2.0 Highlights

| | Risk e-Business 1.0 | Risk e-Business 2.0 |
|--|---|---|
| 1st Party Coverages (Loss Expense) | Insuring Agreement A - Loss Expense | Insuring Agreement A - Loss Expense |
| Bricking Costs | Available via Endorsement | Included |
| Business Impersonation | Included | Included |
| Business Interruption Loss | Included | Included |
| Contingent Business Interruption Loss | Included | Included |
| Contingent System Failure | Non Included | Included |
| Crisis Management | Included | Included |
| Extortion (Including Ransomware Event) | Available via Endorsement | Included |
| Forensics Costs | Included | Included |
| Identity Monitoring Services | Included | Included |
| Incident Response/Breach Coach | Panel | Panel |
| Notification & Call Center | Included | Included |
| Reputational Harm | Available via Endorsement | Included |
| Restoration Costs | Included | Included |
| Systems Failure | Available via Endorsement | Included |
| Cyber Crime (Included in 1st Party-Loss Expense) | | |
| Botnet Attack | Available via Endorsement | Included |
| Cryptojacking Attack | Available via Endorsement | Included |
| Invoice Manipulation | Available via Endorsement | Included |
| Social Engineering | Included | Included |
| Telecommunications Hacking | Included | Included |
| Transfer of Funds | Available via Endorsement | Available via Endorsement |
| 3rd Party Coverages (Liability Expense) | Insuring Agreement B - Liability Expense | Insuring Agreement B - Liability Expense |
| Media Liability | Included | Included |
| PCI Coverage | Included | Included |
| Regulatory Coverage | Included | Included |
| Supplemental Coverages | | |
| Betterment Expense \$25,000 sublimit | Not Included | Included |
| Reward Expense \$25,000 sublimit | Available via Endorsement | Included |
| Attendance Expense \$25,000 sublimit | Available via Endorsement | Included |
| Hotline Help | Included with Sublimit | Included |
| Hardware Restoration Costs | Included with Sublimit | Included |
| C-Suite Protection Services | Included with Sublimit | Not Included |
| Exclusions | | |
| BIPA | Included via Endorsement | Included - Liability Expense Only |
| Breach of Contract | Not Included | Not Included |
| Pixel | Included via Endorsement | Included via Endorsement |
| TCPA | Included | Included |
| Unexplained Slowdown of Computer System | Not Included | Not Included |
| War | Included via Endorsement | Included |
| Wear and Tear | Not Included | Not Included |
| Terms and Conditions | | |
| Non-Renewal Notice | 60 days notice or state requirements | 75 days notice or state requirements |
| Extended Reporting Period | up to 12 months | up to 36 months |
| Other Insurance | Excess only if the other carrier's loss expense limit is higher | Excess only if the other carrier's loss expense limit is higher, except for cyber crime |
| Verification of Authenticity Requirement for Cyber Crime | Not Included | Included (under General Terms and Conditions) |
| Admitted / Non-Admitted | Both Available | Non-Admitted Only with the exception of New York Free Trade Zone |

Additional Sublimits May Apply

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