

City of Fort Lauderdale
CYBER LIABILITY QUOTE OPTIONS COMPARISON
AS OF 5-31-2013

Terms & Conditions	ACE	ACE- Option 2	AIG	XL	Ironshore	Travelers
Insuring Agreements						
Claims Made Form - Retroactive Date	Policy Inception	Policy Inception	Policy Inception	Policy Inception	Policy Inception	Policy Inception
Limits	\$1,000,000 Annual Aggregate	\$2,000,000 Annual Aggregate	\$1,000,000 Annual Aggregate	\$1,000,000 Annual Aggregate	\$1,000,000 Annual Aggregate	\$1,000,000 Annual Aggregate
Privacy Liability	\$1,000,000	\$2,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Security Liability	included	included	Included	Included	Included	Included
Regulatory Action	\$500,000	\$1,000,000	\$1,000,000	\$500,000	\$250,000	\$500,000
Event Management/Data Breach Fund	\$250,000	\$500,000	\$750,000	\$500,000	\$250,000	\$250,000
Data Breach Fund Sidecar*	\$500,000	\$1,000,000	NA	Not Provided	Not Provided	Not Provided
Crisis Management Fund	included in Data Breach	included in Data Breach	\$100,000	\$1,000,000	included in Event Mgmt	\$250,000
Network Extortion	\$1,000,000	\$2,000,000	\$1,000,000	\$500,000	\$1,000,000/\$1,000,000	\$500,000
Business Income	Not Provided but Available	Not Provided but Available	Not Provided but Available	\$1,000,000	\$1,000,000	\$500,000
Retentions-Each Claim						
Privacy Liability	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Security Liability	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Regulatory Action	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Event Management/Data Breach Fund	\$50,000	\$50,000	\$50,000	\$50,000	\$25,000	\$50,000
Data Breach Sidecar	\$0	\$0	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Crisis Management Fund	Included in Data Breach	Included in Data Breach	\$0	\$50,000	\$25,000	\$50,000
Network Extortion	\$25,000	\$25,000	\$50,000	\$50,000	\$0	\$50,000
Business Income	Not Provided but Available	Not Provided but Available	Not Provided but Available	10 Hour Waiting Period	12 Hours Waiting Period or \$50,000	24 Hour Waiting Period
*Provides Limits outside the policy limit solely for Data Breach Expenses incurred in retaining a Data Breach Coach	Included	Included	Not Provided	Not Provided	Not Provided	Not Provided
Premium	\$16,736.00	\$21,559.00	\$18,278.00	\$23,164.00	\$25,774.00	\$30,237.00
Surcharges	\$217.57	\$280.27	\$237.61	301.132	335.062	\$393.08
Grand Total	\$16,953.57	\$21,839.27	\$18,515.61	\$23,465.13	\$26,109.06	\$30,630.08
Endorsements						
Defense & Settlement Amended Claims Expenses (Hammer Clause)	Yes - 50%	Yes - 50%	Yes - 50%	Yes-50%	Yes-50%	Yes- 30%

EXHIBIT 1
CAM 13-0889