



APSIT CYBER LIABILITY INSURANCE PROGRAM
(2026-2027 Coverage Highlights)*

Insuring Agreement Coverage

- Security Failure and Privacy Liability
- Security Failure and Privacy Liability Incident Response Expenses
- Business Interruption Loss – Security Failure
- Data Recovery Expenses
- Cyber Extortion Costs and Extortion Demands, including Ransomware
- Regulatory Proceedings Defense Costs and Penalties

Endorsement Coverage

- Media Content Liability
- Payment Card Industry (“PCI”) and Data Security Standard (“DSS”) - penalties and assessment
- Reputational Risk Response - \$25,000 Limit
 - o Subject to \$5,000 deductible
- Reputational Loss
- Non-Physical Damage- Hardware Loss of Use (Bricking)
- Technology Professional Liability
- Fraudulent Impersonation – Invoice Manipulation - \$1,000,000 Limit
 - o Subject to \$25,000 per occurrence deductible
- Fraudulent Impersonation-Telecommunications Fraud – 1,000,000 limit
 - o Subject to \$25,000 per occurrence deductible

Terrorism Coverage

- Cyber Terrorism

Other Information

- This program strictly adheres to State Purchasing laws administered by the Department of Transformation and Shared Services - Office of State Procurement. (State Bid Reference Number SP-19-0028)

***All described coverage provisions above are applicable under the plan. See the master policy for specific policy limits and sub-limits.**

Limits and retentions are subject to change upon renewal.

This Coverage Highlight document does NOT convey or provide insurance coverage. Refer to the insurance policy for terms and conditions.