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APSIT CYBER LIABILITY INSURANCE PROGRAM
(2025-2026 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 - \$50,000 Limit
- Reputational Loss
- Non-Physical Damage- Hardware Loss of Use (Bricking)
- Technology Professional Liability
- Fraudulent Impersonation – Invoice Manipulation - \$100,000 Limit
 - o Subject to \$25,000 per occurrence deductible
- Fraudulent Impersonation-Telecommunications Fraud - \$250,000
 - o Subject to \$50,000 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.

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AID RISK ADVISOR

SCHOOL DISTRICT CONTACT

DATE