

## INDICATION OF TERMS

REFERENCE NUMBER:	3055050
COMPANY NAME:	Corp of The Town of Lasalle
TOTAL PAYABLE:	CAD44,450.00
Premium breakdown:	
Cyber & Privacy:	CAD38,000.00
Cyber Crime:	CAD5,950.00
Policy Administration Fee:	CAD500.00
BUSINESS OPERATIONS:	Municipality
LEGAL ACTION:	Worldwide
TERRITORIAL SCOPE:	Worldwide
REPUTATIONAL HARM PERIOD:	12 months
INDEMNITY PERIOD:	12 months
WAITING PERIOD:	8 hours
WORDING:	Cyber, Private Enterprise (CA) v3.0
ENDORSEMENTS:	Choice of Law, Jurisdiction and Service of Suit Condition Amendatory Clause
SUBJECTIVITIES:	This quote is subject to the following being provided by the stated deadline:  1. Satisfactory confirmation that you have downloaded & registered our incident response mobile app, details of which can be found with your policy documents. (30 days post binding)
POLICY PERIOD:	12 months
DATE OF ISSUE:	16 Nov 2022
OPTIONAL EXTENDED REPORTING PERIOD:	12 months for 100% of applicable annualized premium
SECURITY:	Certain Lloyd's underwriters and other insurers
UNDERWRITER:	Eloise Babbs

THIS INDICATION OF TERMS IS ONLY VALID FOR 30 DAYS FROM THE DATE OF ISSUE

PLEASE REFER TO THE FOLLOWING PAGES FOR A FULL BREAKDOWN OF LIMITS,  
RETENTIONS AND APPLICABLE CLAUSES

## DECLARATIONS

### THE FOLLOWING INSURING CLAUSES ARE SUBJECT TO AN EACH AND EVERY CLAIM LIMIT

#### INSURING CLAUSE 1: CYBER INCIDENT RESPONSE

##### SECTION A: INCIDENT RESPONSE COSTS

Limit of liability:	CAD2,000,000	each and every claim
Deductible:	CAD0	each and every claim

##### SECTION B: LEGAL AND REGULATORY COSTS

Limit of liability:	CAD2,000,000	each and every claim
Deductible:	CAD50,000	each and every claim

##### SECTION C: IT SECURITY AND FORENSIC COSTS

Limit of liability:	CAD2,000,000	each and every claim
Deductible:	CAD50,000	each and every claim

##### SECTION D: CRISIS COMMUNICATION COSTS

Limit of liability:	CAD2,000,000	each and every claim
Deductible:	CAD50,000	each and every claim

##### SECTION E: PRIVACY BREACH MANAGEMENT COSTS

Limit of liability:	CAD2,000,000	each and every claim
Deductible:	CAD50,000	each and every claim

##### SECTION F: THIRD PARTY PRIVACY BREACH MANAGEMENT COSTS

Limit of liability:	CAD2,000,000	each and every claim
Deductible:	CAD50,000	each and every claim

##### SECTION G: POST BREACH REMEDIATION COSTS

Limit of liability:	CAD50,000	each and every claim, subject to a maximum of 10% of all sums <b>we</b> have paid as a direct result of the <b>cyber event</b>
Deductible:	CAD0	each and every claim



## INSURING CLAUSE 2: CYBER CRIME

### SECTION A: FUNDS TRANSFER FRAUD

Limit of liability: CAD250,000 each and every claim

Deductible: CAD50,000 each and every claim

### SECTION B: THEFT OF FUNDS HELD IN ESCROW

Limit of liability: CAD250,000 each and every claim

Deductible: CAD50,000 each and every claim

### SECTION C: THEFT OF PERSONAL FUNDS

Limit of liability: CAD250,000 each and every claim

Deductible: CAD50,000 each and every claim

### SECTION D: EXTORTION

Limit of liability: CAD2,000,000 each and every claim

Deductible: CAD50,000 each and every claim

### SECTION E: CORPORATE IDENTITY THEFT

Limit of liability: CAD250,000 each and every claim

Deductible: CAD50,000 each and every claim

### SECTION F: TELEPHONE HACKING

Limit of liability: CAD250,000 each and every claim

Deductible: CAD50,000 each and every claim

### SECTION G: PUSH PAYMENT FRAUD

Limit of liability: CAD50,000 each and every claim

Deductible: CAD50,000 each and every claim

### SECTION H: UNAUTHORISED USE OF COMPUTER RESOURCES

Limit of liability: CAD250,000 each and every claim

Deductible: CAD50,000 each and every claim



## INSURING CLAUSE 3: SYSTEM DAMAGE AND BUSINESS INTERRUPTION

### SECTION A: SYSTEM DAMAGE AND RECTIFICATION COSTS

Limit of liability: CAD2,000,000 each and every claim

Deductible: CAD50,000 each and every claim

### SECTION B: INCOME LOSS AND EXTRA EXPENSE

Limit of liability: CAD2,000,000 each and every claim, sub-limited to CAD1,000,000 in respect of **system failure**

Deductible: CAD50,000 each and every claim

### SECTION C: ADDITIONAL EXTRA EXPENSE

Limit of liability: CAD100,000 each and every claim

Deductible: CAD50,000 each and every claim

### SECTION D: DEPENDENT BUSINESS INTERRUPTION

Limit of liability: CAD2,000,000 each and every claim, sub-limited to CAD1,000,000 in respect of **system failure**

Deductible: CAD50,000 each and every claim

### SECTION E: CONSEQUENTIAL REPUTATIONAL HARM

Limit of liability: CAD2,000,000 each and every claim

Deductible: CAD50,000 each and every claim

### SECTION F: CLAIM PREPARATION COSTS

Limit of liability: CAD25,000 each and every claim

Deductible: CAD0 each and every claim

### SECTION G: HARDWARE REPLACEMENT COSTS

Limit of liability: CAD2,000,000 each and every claim

Deductible: CAD50,000 each and every claim



## THE FOLLOWING INSURING CLAUSES ARE SUBJECT TO AN AGGREGATE LIMIT

### INSURING CLAUSE 4: NETWORK SECURITY & PRIVACY LIABILITY

#### SECTION A: NETWORK SECURITY LIABILITY

Aggregate limit of liability:	CAD2,000,000	in the aggregate, including <b>costs and expenses</b>
Deductible:	CAD50,000	each and every claim, including <b>costs and expenses</b>

#### SECTION B: PRIVACY LIABILITY

Aggregate limit of liability:	CAD2,000,000	in the aggregate, including <b>costs and expenses</b>
Deductible:	CAD50,000	each and every claim, including <b>costs and expenses</b>

#### SECTION C: MANAGEMENT LIABILITY

Aggregate limit of liability:	CAD2,000,000	in the aggregate, including <b>costs and expenses</b>
Deductible:	CAD50,000	each and every claim, including <b>costs and expenses</b>

#### SECTION D: REGULATORY FINES

Aggregate limit of liability:	CAD2,000,000	in the aggregate, including <b>costs and expenses</b>
Deductible:	CAD50,000	each and every claim, including <b>costs and expenses</b>

#### SECTION E: PCI FINES, PENALTIES AND ASSESSMENTS

Aggregate limit of liability:	CAD2,000,000	in the aggregate, including <b>costs and expenses</b>
Deductible:	CAD50,000	each and every claim, including <b>costs and expenses</b>

### INSURING CLAUSE 5: MEDIA LIABILITY

#### SECTION A: DEFAMATION

Aggregate limit of liability:	CAD2,000,000	in the aggregate, including <b>costs and expenses</b>
Deductible:	CAD50,000	each and every claim, including <b>costs and expenses</b>

#### SECTION B: INTELLECTUAL PROPERTY RIGHTS INFRINGEMENT

Aggregate limit of liability:	CAD2,000,000	in the aggregate, including <b>costs and expenses</b>
Deductible:	CAD50,000	each and every claim, including <b>costs and expenses</b>

### INSURING CLAUSE 6: TECHNOLOGY ERRORS AND OMISSIONS

NO COVER GIVEN



## INSURING CLAUSE 7: COURT ATTENDANCE COSTS

Aggregate limit of liability: CAD100,000 in the aggregate

Deductible: CAD0 each and every claim



## CHOICE OF LAW, JURISDICTION AND SERVICE OF SUIT CONDITION AMENDATORY CLAUSE

ATTACHING TO POLICY N/A  
NUMBER:

THE INSURED: Corp of The Town of Lasalle

WITH EFFECT FROM: -

It is understood and agreed that the "Choice of law" **CONDITION** is deleted in its entirety and replaced with the following:

### **Choice of law, jurisdiction and service of suit**

This Policy will be interpreted under, governed by and construed in all respects in accordance with the law of the jurisdiction of the place of registration of the company named as the insured in the Declarations page and **we** and **you** agree to submit to the exclusive jurisdiction of the courts within the territorial limits and jurisdiction of the place of registration of the company named as the insured in the Declarations page.

In any action to enforce the obligations of the underwriting members of the Lloyd's syndicates and other subscribing insurers, they can be designated or named, in respect of the Lloyd's syndicates, as "Lloyd's Underwriters" and such designation will be binding on the members as if they had each been individually named as defendant. Service of such proceedings against Lloyd's syndicates may validly be made upon the Attorney In Fact in Canada for Lloyd's Underwriters whose address for such service is 200 Bay Street, Suite 2930, P.O. Box 51, Toronto, Ontario, M5J 2J2, and service of such proceedings against other subscribing insurers may validly be made upon Norton Rose Fulbright Canada LLP whose address for such service is One Place Ville Marie, Suite 2500, Montréal, Quebec, H3B 1R1.

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**SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE  
POLICY**