



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 we have paid as a direct result of the cyber event
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 costs and expenses
Deductible:	CAD50,000	each and every claim, including costs and expenses

SECTION B: PRIVACY LIABILITY

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

SECTION C: MANAGEMENT LIABILITY

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

SECTION D: REGULATORY FINES

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

SECTION E: PCI FINES, PENALTIES AND ASSESSMENTS

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

INSURING CLAUSE 5: MEDIA LIABILITY

SECTION A: DEFAMATION

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

SECTION B: INTELLECTUAL PROPERTY RIGHTS INFRINGEMENT

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

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.

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