



## INDICATION OF TERMS

REFERENCE NUMBER:	4882425
COMPANY NAME:	Corp of The Town of Lasalle
TOTAL PAYABLE:	CAD46,800.00
Premium breakdown:	
Cyber & Privacy:	CAD40,000.00
Cyber Crime:	CAD6,300.00
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) v3.2
ENDORSEMENTS:	Notice Concerning Personal Information Code Of Consumer Rights And Responsibilities Ontario Commercial Liability Notice Service of Suit Clause
SUBJECTIVITIES:	N/A
POLICY PERIOD:	12 months
DATE OF ISSUE:	27 Nov 2024
OPTIONAL EXTENDED REPORTING PERIOD:	12 months for 100% of applicable annualized premium
ADDITIONAL NOTES:	
SECURITY:	Certain Lloyd's underwriters and other insurers
UNDERWRITER:	Samuel Dowling

THIS QUOTATION 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: UNAUTHORIZED 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