

LIMITS

RMIC will roll on CyberWay as a required coverage for all BOP and GL (both monoline and package) policies - there are no ineligible classes. The minimum **included limit is \$50,000**.

This limit applies to each of the coverages individually and as a maximum aggregate.

Limits may be increased to \$300,000, \$500,000, or \$1,000,000. The selected limit will always apply to all coverages and the maximum aggregate limit. However, the limit for Proactive Privacy Breach Response Costs will always be \$50k regardless of the other limits. In other words, a policyholder does not select limits at the coverage level.

COVERAGE AGREEMENT	LIMITS OF LIABILITY			
	\$50,000	\$300,000	\$500,000	\$1,000,000
Multimedia Liability	\$50,000	\$300,000	\$500,000	\$1,000,000
Security and Privacy Liability	\$50,000	\$300,000	\$500,000	\$1,000,000
Privacy Regulatory Defense and Penalties	\$50,000	\$300,000	\$500,000	\$1,000,000
PCI DSS Liability	\$50,000	\$300,000*	\$500,000*	\$1,000,000*
Breach Event Costs	\$50,000	\$300,000	\$500,000	\$1,000,000
Proactive Privacy Breach Response Costs Sublimit	\$50,000	\$50,000	\$50,000	\$50,000
Voluntary Notification Expenses Sublimit	\$50,000	\$300,000	\$500,000	\$1,000,000
Network Asset Protection	\$50,000	\$300,000	\$500,000	\$1,000,000
Cyber Extortion	\$50,000	\$300,000	\$500,000	\$1,000,000
BrandGuard	\$50,000	\$300,000	\$500,000	\$1,000,000
Annual Aggregate	\$50,000	\$300,000	\$500,000	\$1,000,000

* The option to offer limits greater than \$1mil is available with underwriter approval.

** The ability to change limits mid-term should be available.

RATING

The charge for CyberWay is a flat rate which is included in the minimum premium calculation, not in addition to it. The result is no additional premium for CyberWay coverage on a minimum premium account.

SALES	ANNUAL PREMIUM			
	\$50,000	\$300,000	\$500,000	\$1,000,000
≤\$500,000	\$56	\$284	\$361	\$515
\$500,001 - \$1,000,000	\$56	\$454	\$577	\$824
\$1,000,001 - \$1,500,000	\$56	\$680	\$865	\$1,235
\$1,500,001 - \$2,000,000	\$56	\$906	\$1,153	\$1,647
\$2,000,001 - \$3,000,000	\$56	\$1,098	\$1,397	\$1,995
\$3,000,001 - \$4,000,000	\$56	\$1,367	\$1,740	\$2,485
\$4,000,001 - \$5,000,000	\$56	\$1,535	\$1,953	\$2,790
\$5,000,001 - \$6,000,000	\$56	\$1,752	\$2,229	\$3,184
\$6,000,001 - \$7,000,000	\$56	\$1,968	\$2,505	\$3,578
\$7,000,001 - \$8,000,000	\$56	\$2,185	\$2,780	\$3,971
\$8,000,001 - \$9,000,000	\$56	\$2,401	\$3,056	\$4,365
\$9,000,001 - \$10,000,000	\$56	\$2,618	\$3,332	\$4,759
\$10,000,001+	\$56	Refer to NAS		