Woodford County Schools

PREMIUM COMPARISON			
Cyber Liability	2021-2022	2022-2023	2022-2023
	AXIS	**Cowbell*** Non -Admitted	**Tokyo Marine**** Non-Admitted
Policy Limit	$1,000,000	$1,000,000	$1,000,000
Deductible	$10,000	$25,000	$50,000
		$100,000 sublimit for Ransom claims can be removed during the policy year at no cost if controls are implemented	$250,000 sublimit for Ransom claims with a 25% Coinsurance limit.
Cyber Liability Premium	**$7,118.87**	**$21,137.11**	**$30,146.77**
Accept Coverage		☐	☐
Decline Coverage		☐	☐
This presentation is designed to give you an overview of the insurance coverages we are offering for your company. It is meant only as a general understanding of your insurance needs and should not be construed as a legal interpretation of the insurance policies that will be written for you. Please refer to your specific insurance contracts for details on coverages, conditions, and exclusions.			

X
_____
Please Print Authorized Signer's Name

X
_____
Please Print Authorized Signer's Title

X
_____
Authorized Signer's Signature

X
_____
Date

Cowbell - Subjectivities

* The following are required prior to 07/01/2022 to Bind coverage with Cowbell:

- Please provide the # of unique (PII) - Personally Identifiable Information records prior to binding.
- Please advise what security controls are in place to protect any end-of-life software/network support devices or is there an action plan to decommission within 12 months?

* The following are required within 30 Days of binding coverage with Cowbell:

- Cowbell Application signed and dated within 30 days of the effective date.
- Insured will take advantage of Cowbell platform, complementary cybersecurity awareness training and its connectors for insights and recommendations.
- Required to have an Incident Response Plan in place that has been tested. Please confirm that this control has been met or that it will be fully implemented within 30 days posting. Cowbell has a complimentary template to download, and our Risk Engineering team can assist.
- To remove the Ransom Event Sublimit Endorsement, it is required to maintain at least a standard network backup process that is either offline and encrypted, or otherwise air gapped segregated.
- To remove the Ransomware Event Sub-Limit Endorsement, it is required to fully implement MFA for: 3) Mission Critical systems including remote access 4) Cloud applications storing sensitive and regulated data

Tokyo Marine - Subjectivities

** The following are required prior to 07/01/2022 to Bind coverage with TMHCC:

- Confirmation the "yes" responses to question #'s 10a(1), 10a(3), and 10a(7) are all in regards to the 2020 Cyber Crime incident. If not, carrier will require complete details of each incident(s) and terms will be subject to change.
- The answer(s) to incomplete question(s) #4a, carrier requires a firm count.