



BCS Insurance Company
2 Mid America Plaza, Suite 200
Oakbrook Terrace, IL 60181
(312) 803-7384

(A stock insurance company, herein the "Company")

Policy No. RPS-Q-50210704M/1

Renewal of: RPS-P-50178293M

Cyber and Privacy Liability Insurance Policy

94.111 (07/19)

NOTICE: THE POLICY CONTAINS ONE OR MORE COVERAGES. CERTAIN COVERAGES ARE LIMITED TO LIABILITY FOR CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND NOTIFIED TO US DURING THE POLICY PERIOD AS REQUIRED. CLAIMS EXPENSES SHALL REDUCE THE APPLICABLE LIMITS OF LIABILITY AND ARE SUBJECT TO THE APPLICABLE RETENTION (S). PLEASE READ THIS POLICY CAREFULLY.

POLICY DECLARATIONS

ITEM 1.	NAMED INSURED	Woodbury County
	ADDRESS	620 Douglas Street, Suite #701 , Sioux City, Iowa, 51101
ITEM 2.	POLICY PERIOD	12 months
ITEM 3.	POLICY LIMITS OF LIABILITY AND COVERAGES PURCHASED	I. Aggregate Limit of Liability: \$3,000,000 (Aggregate for Each and Every Claim or Event including Claims Expenses) II. Sublimit of Liability for Individual Coverage(s) Purchased: \$3,000,000 "Nil" or "N/A" Sublimit of Liability for any coverage indicates that the coverage was not purchased

COVERAGE	PER CLAIM SUBLIMIT OF LIABILITY INCLUDES CLAIM EXPENSES	AGGREGATE SUBLIMIT OF LIABILITY
A. Privacy Liability (including Employee Privacy)	\$3,000,000	\$3,000,000
B. Privacy Regulatory Claims Coverage	\$3,000,000	\$3,000,000
C. Security Breach Response Coverage	\$3,000,000	None
D. Security Liability	\$3,000,000	\$3,000,000
E. Multimedia Liability	\$3,000,000	\$3,000,000
F. Cyber Extortion	\$3,000,000	None
G. Business Income and Digital Asset Restoration		
1. Business Income Loss	\$3,000,000	None



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2. Restoration Costs	\$3,000,000	None
3. Reputation Business Income Loss	\$3,000,000	None
4. Systems Integrity Restoration Loss *	\$250,000	None
H. PCI DSS Assessment	\$3,000,000	\$3,000,000
I. Electronic Fraud		
1. Phishing Loss	\$50,000	None
2. Services Fraud Loss	\$100,000	None
3. Reward Fund Loss	\$50,000	None
4. Personal Financial Loss	\$250,000	None
5. Corporate Identify Theft Loss	\$250,000	None
6. Telephone Hacking Loss	\$100,000	None
7. Direct Financial Loss (Funds Transfer Fraud)	\$100,000	None
8. Cyber Deception**	\$250,000	\$250,000

* e.g. bricking

** e.g. social engineering

III. Supplemental Limits

COVERAGE	SUBLIMIT OF LIABILITY
A. Court Attendance Costs	\$100,000
B. Bodily Injury / Property Damage Liability	\$250,000
C. TCPA	\$100,000
D. HIPAA Corrective Action Plan Costs	\$50,000
E. Post Breach Response	\$25,000
F. Independent Consultant	\$25,000
G. Outsourced Provider	\$250,000
H. Computer System	\$250,000

ITEM 4. RETENTION (including Claims Expenses):

COVERAGE	EACH CLAIM OR EVENT	AGGREGATE
A. Privacy Liability (including Employee Privacy)	\$10,000	\$10,000
B. Privacy Regulatory Claims Coverage	\$10,000	\$10,000
C. Security Breach Response Coverage	\$10,000	\$10,000
D. Security Liability	\$10,000	\$10,000



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E. Multimedia Liability	\$10,000	\$10,000
F. Cyber Extortion	\$10,000	\$10,000
G. Business Income and Digital Asset Restoration	\$10,000	\$10,000
H. PCI DSS Assessment	\$10,000	\$10,000
I. Electronic Fraud		
1. Phishing Loss	\$10,000	\$10,000
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6. Telephone Hacking Loss	\$10,000	\$10,000
7. Direct Financial Loss (Funds Transfer Fraud)	\$10,000	\$10,000
8. Cyber Deception	\$10,000	None

ITEM 5. PREMIUM	\$17,344.00
CYBER DECEPTION PREMIUM:	\$1,734.00 (IF ELECTED)
RPS Service Fee:	\$100.00
TOTAL:	\$19,178.00

ITEM 6. TERRITORIAL LIMITS Worldwide

ITEM 7. RETROACTIVE DATE Full Prior Acts

ITEM 8. NOTICE OF CLAIM Call Baker Hostetler at the 24 Hour Security Breach Hotline: 1-855-217-5204
 Or email RPSCyberClaims@bakerlaw.com
 Or contact:
 BakerHostetler
 45 Rockefeller Plaza
 New York, NY 10111
 Attn: RPSCyberClaims

ITEM 9. SERVICE OF SUIT Risk Situated in California:
 Eileen Ridley
 FLWA Service Corp.
 c/o Foley & Lardner LLP
 555 California Street, Suite 1700, San Francisco, CA 94104-1520

Risks Situated in All Other States:



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Mendes & Mount
750 Seventh Avenue, New York, NY 10019

ITEM 10. CHOICE OF LAW

Iowa

ITEM 11. WAITING PERIOD:

12 hrs waiting period

**FORMS AND ENDORSEMENTS
EFFECTIVE AT INCEPTION**

94.200 (07/19) CYBER AND PRIVACY LIABILITY POLICY FORM
Cyber Deception Endorsement (If elected)
94.102 (01 15) Nuclear Incident Exclusion
94.103 (01 15) Radioactive Contamination Exclusion
94.805 (06/17) Breach Response Team Endorsement
94.801 IA (07/19) Iowa Amendatory Endorsement

This is not a valid Policy Quotation



Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated June 24, 2021, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

POLICY OPTIONS:

YES	NO	OPTION DESCRIPTION
		Bind All Policies As Shown Herein:
		Cyber Liability
		Limit: \$3,000,000
		Retention: \$10,000
		Premium: \$19,178.00



Gallagher

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provided hereunder may be brought by either party any later than two (2) years after the accrual of such claim or cause of action.

Gallagher has established security controls to protect Client confidential information from unauthorized use or disclosure. For additional information, please review Gallagher's Privacy Policy located at <https://www.ajg.com/privacy-policy/>.

I have read, understand and agree that the above-information is correct and has been disclosed to us prior to authorizing Gallagher to bind coverage and/or provide services to us.



Client Signature

7-6-21

Dated