



Dimond Bros.

Insurance Since 1867

Presented to:

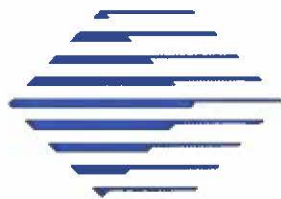
County of Champaign

Molly M Rollings, CIC *Sales Executive*

Phone: (217) 356-6400 x3810

Fax: (217) 356-8044

Email: molly.rollings@dimondbros.com



Dimond Bros.

Insurance Since 1867

P R O P O S A L

The following information should not be construed as a legal interpretation of actual insurance policies.
Please refer to your specific insurance contracts for details on coverages, conditions, exclusions and limitations.

Policy Information

Coverage	Carrier	A.M. Best Rating	Admitted/ Non-Admitted	Effective Date	Expiration Date
Cyber Liability	Houston Casualty Company	A++	Non-Admitted	TBD	

Non-Admitted Carrier Notice

The (type of insurance) carrier is not admitted to do business in the State of (State). To the best of our knowledge, this company has complied with the laws of this state, but in the event the company was declared insolvent, policyholders would not receive the protection of the (State) Insurance Guaranty Fund for the payment of claims or the return of unearned premiums. We have no other information at our disposal which would indicate the (name of insurance company) is not properly funded and paying claims at this time.



Dimond Bros.
Insurance Since 1867



Quote for **NetGuard® Plus**
Cyber Liability Insurance

May 18, 2022

Underwriter Alex Wirt
Phone 312.609.7165
Email awirt@tmhcc.com

Producer Kevin Sneed
Email ksneed@usproins.com

Tokio Marine HCC - Cyber & Professional Lines

ATLANTA | CHICAGO | CONCORD | ENCINO | MT KISCO | NEW YORK | SACRAMENTO



TOKIOMARINE
HCC

NO ONE DOES CYBER LIKE **TMHCC**

With our innovative NetGuard® Plus cyber policy and robust risk management solution, TMHCC CyberNet®, we keep you a step ahead of cyber threats so you can focus on what matters most: your business.

Being a part of the Tokio Marine Group, one of the world's largest insurance groups, gives us the financial strength to keep you confident and secure.

Stronger. Smarter. Faster.

TMHCC BY THE NUMBERS



40+ years
of innovation in
specialty insurance

2019

Acquisition by
Tokio Marine HCC



Transacts business
in over 180 countries
with \$4.9 Billion GWP*



Excellent Industry Ratings
S&P: A+ | A.M. Best: A++
Fitch Ratings: AA-

10+ YEARS
UNDERWRITING
CYBER



\$170MIL+
IN CYBER
PREMIUM



600K+
COMMERCIAL
CYBER POLICYHOLDERS



100+ CARRIERS
REINSURE THEIR
CYBER WITH CPLG



CYBER CLAIMS EXPERTISE



10+ years
handling
claims



2600
annual
claims



50+ expert IT,
Legal, PR
partners



20+ in-house
expert claims
team members



24/7 cyber
breach hotline



TMHCC CyberNet™ e-learning risk
management and training platform available
to you and your employees.



15 ONLINE
TRAINING
COURSES



CYBER
EXPERT PHONE
SUPPORT



EMAIL
NEWSLETTERS/
ALERTS



WEBINAR
PRESENTATIONS

*Figure for the year ended 12/31/19

State of the Art Cyber

Our innovative cyber products are uniquely designed to keep you informed and your business safe. From underwriting to risk management and expert claims handling, our integrated insurance services offer you a smart, simple solution that you can count on.

tmhcc.com/cyber

Introducing Our Cyber Protection Services



It's simple to set up and use.

Tokio Marine HCC – Cyber & Professional Lines Group (TMHCC - CPLG) offers a Cyber Insurance policy that does more than protect you on paper. It gives you access to tools and services that allow you to confidently and securely manage your data and network. With us, you are more than insured, you are prepared.

System and Data Control Readiness



Threat Prevention Partnerships

We partner with our insureds to bring value beyond insurance. For example, we have negotiated preferred rates with cyber threat prevention vendors to give our policyholders access to leading-edge cybersecurity tools. We also provide policy discounts for implementing tighter security controls.

Click the icons below to get more information about our partner solutions and preferred rates.

Learn more about
CrowdStrike's Falcon Prevent
NGAV and EDR.

CROWDSTRIKE

Learn More about Datto's BCDR &
SaaS Protect, the leading global
provider of cloud-based software.

datto

Learn more about
Cisco's Duo multifactor
authentication offering.

DUO



Cyber Risk Vulnerability Report

Enclosed is a Cyber Risk Vulnerability report that lets you know what we see at a quick glance. Once you bind with us, we will provide a full comprehensive vulnerability report identifying your network weaknesses and what you can do to remedy any potential security gaps.



Phishing Test

We run phishing tests to assess your internal and external threats. We'll run a phishing simulation to test your incident response plan and check on employee awareness. If there are any weaknesses, we can help you devise a plan to minimize your exposure to phishing threats.

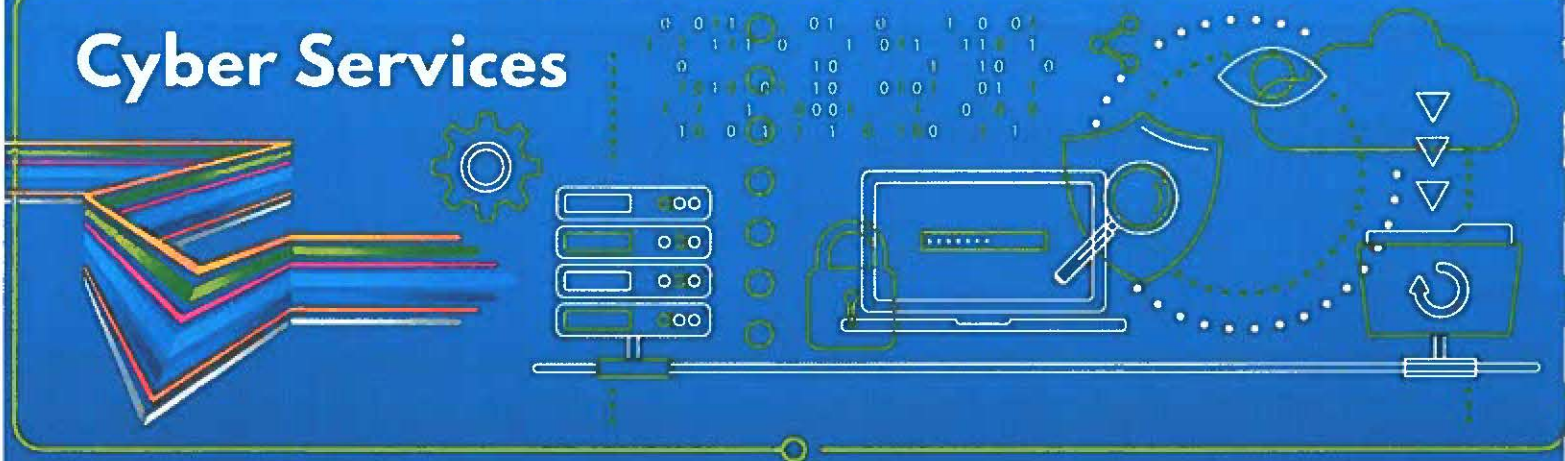


Tabletop Testing*

We test your company's ability to respond to a cyber security incident. The tabletop exercise is designed to simulate a cyber incident so you know what happens and what must be done to protect your company from future threats.

*For qualifying insureds

Cyber Services



Breach Control

When it comes to providing exceptional service and rapid, expert breach response, TMHCC - CPLG's in-house claims team gives careful consideration to the needs of each insured. You also have continuous support to control and manage your network.

Bind your policy with us and experience what it is like to be a TMHCC - CPLG policyholder.

Monthly Network Scan



Alleviate and fix security vulnerabilities. Through a non-intrusive scan, we assess your internet-facing systems and applications for common vulnerabilities, so you can fix any identified issues. Once you become a policyholder, we continue to monitor monthly to ensure your network remains in good health. If there are any issues, we'll be sure you know about it.

Cyber Expert Help



You can speak with a Cyber Security expert to talk through legal privacy matters, best practices, vulnerability scans, phishing simulations, trainings, and guides. Need an incident response plan? We've got one for you. Need to focus on ransomware protection? We can help. Go on, ask the experts.

Knowledge Center Portal



A comprehensive database full of sample data security policies, procedures and agreements, incident response planning materials, risk assessment tools, vendor management resources, step-by-step compliance guidance, and more.

Visit tmhcccybernet.com to learn more.

Claims Specialists



Our goal is to get you back up and running by reaching a successful resolution. How do we do it? Simple: we manage and handle your claim so you can focus on your customers. We know criminals strike anytime and anywhere, which is why our claims team is there for you 24/7 in the event of a cyber attack.

Dark Web Security Scans



Often times hackers sell access to a breached network before they execute an attack. We know the places to look to get ahead of a breach. Dark web scans can provide you with an early warning that your domain information has been accessed or breached.



We Know Risk

Our Underwriter, Alex Wirt, prepared the following non-binding indication for you after reviewing your application, network vulnerability risk scan, and analyzing your overall exposure. Here is what we know about you:

APPLICANT	Champaign County
STATE	Illinois
REFERENCE #	12874502
PRODUCER	US Pro Insurance Services
PRODUCER CONTACT	Kevin Sneed
US PRO BROKER FEE	\$250
COVERAGE/POLICY TYPE	NetGuard Policy NGP 1000 (4.2020)
CARRIER	Houston Casualty Company (A++ "Superior")
RETROACTIVE DATE	Full Prior Acts.
KNOWLEDGE DATE	Inception
POLICY TERM	One Year



NETGUARD® PLUS CYBER LIABILITY INSURANCE NON-BINDING INDICATION

Date: May 18, 2022

	Option 1	Option 2	Option 3	Option 4
Maximum Policy Aggregate Limit	\$1M	\$1M	\$2M	\$2M
Premium	\$40,000	\$25,000	\$59,734	\$47,570
Policy Fee (fully earned on inception)	\$195	\$195	\$195	\$195
Total Payable Premium	\$40,195	\$25,195	\$59,929	\$47,765

LIMITS PER INSURING AGREEMENT

"NIL" or "N/A" indicates that the Coverage is not included in the quoted premium and that portion of the Policy will not apply.

Third Party Liability Insuring Agreements (Claims Made and Reported Coverage)

Multimedia Liability Coverage	\$1M/\$1M	\$1M/\$1M	\$2M/\$2M	\$2M/\$2M
Security and Privacy Liability Coverage	\$1M/\$1M	\$1M/\$1M	\$2M/\$2M	\$2M/\$2M
Privacy Regulatory Defense and Penalties Coverage	\$1M/\$1M	\$1M/\$1M	\$2M/\$2M	\$2M/\$2M
PCI DSS Liability Coverage	\$1M/\$1M	\$1M/\$1M	\$2M/\$2M	\$2M/\$2M
Bodily Injury Liability Coverage	\$250K/\$250K	\$250K/\$250K	\$250K/\$250K	\$250K/\$250K
Property Damage Liability Coverage	\$50K/\$50K	\$50K/\$50K	\$50K/\$50K	\$50K/\$50K
TCPA Defense Coverage	\$50K/\$50K	\$50K/\$50K	\$50K/\$50K	\$50K/\$50K

First Party Insuring Agreements (Event Discovered and Reported Coverage)

Breach Event Costs Coverage	\$1M/\$1M	\$1M/\$1M	\$2M/\$2M	\$2M/\$2M
Post Breach Remediation Costs Coverage	\$25K/\$25K	\$25K/\$25K	\$25K/\$25K	\$25K/\$25K
BrandGuard™ Coverage	\$1M/\$1M	\$1M/\$1M	\$1M/\$1M	\$1M/\$1M
System Failure Coverage	\$1M/\$1M	\$1M/\$1M	\$2M/\$2M	\$2M/\$2M
Dependent System Failure Coverage	\$1M/\$1M	\$1M/\$1M	\$1M/\$1M	\$1M/\$1M
Cyber Extortion Coverage	\$1M/\$1M	\$250K/\$250K	\$1M/\$1M	\$1M/\$1M
Cyber Crime Coverage				
A. Financial Fraud Sublimit	\$25K/\$25K	\$25K/\$25K	\$25K/\$25K	\$25K/\$25K
B. Telecommunications and Utilities Fraud Sublimit	\$25K/\$25K	\$25K/\$25K	\$25K/\$25K	\$25K/\$25K
C. Phishing Fraud Sublimits				
1. Your Phishing Fraud Loss Sublimit	\$25K/\$25K	\$25K/\$25K	\$25K/\$25K	\$25K/\$25K
2. Client Phishing Fraud Loss Sublimit	\$25K/\$25K	\$25K/\$25K	\$25K/\$25K	\$25K/\$25K
3. Phishing Fraud Aggregate Sublimit (C.1. & C. 2 combined)	\$25K	\$25K	\$25K	\$25K
Cyber Crime Aggregate Limit (A., B., & C. combined)	\$25K	\$25K	\$25K	\$25K
Bricking Loss Coverage	\$1M/\$1M	\$1M/\$1M	\$2M/\$2M	\$2M/\$2M
Property Damage Loss Coverage	\$50K/\$50K	\$50K/\$50K	\$50K/\$50K	\$50K/\$50K
Reward Expenses Coverage	\$50K/\$50K	\$50K/\$50K	\$50K/\$50K	\$50K/\$50K
Court Attendance Costs Coverage	\$25K/\$25K	\$25K/\$25K	\$25K/\$25K	\$25K/\$25K
Additional Defense Costs Limit: (Not applicable to Bodily Injury Liability, Property Damage Liability or TCPA Defense Coverage)	NIL	NIL	NIL	NIL
Breach Event Costs Outside the Limit Enhancement:	N/A	N/A	N/A	N/A



DEDUCTIBLES, WAITING PERIODS, PERIODS OF INDEMNITY AND PERIOD OF RESTORATION

	Option 1	Option 2	Option 3	Option 4
Aggregate Deductible	None	None	None	None
DEDUCTIBLE PER INSURING AGREEMENT				
Deductibles shown below apply to each claim				
Multimedia Liability Coverage	\$100,000	\$100,000	\$100,000	\$250,000
Security and Privacy Liability Coverage	\$100,000	\$100,000	\$100,000	\$250,000
Privacy Regulatory Defense and Penalties Coverage	\$100,000	\$100,000	\$100,000	\$250,000
PCI DSS Liability Coverage	\$100,000	\$100,000	\$100,000	\$250,000
Bodily Injury Liability Coverage	\$100,000	\$100,000	\$100,000	\$250,000
Property Damage Liability Coverage	\$100,000	\$100,000	\$100,000	\$250,000
TCPA Defense Coverage	\$100,000	\$100,000	\$100,000	\$250,000
Breach Event Costs Coverage	\$100,000	\$100,000	\$100,000	\$250,000
Post Breach Remediation Costs Coverage	\$100,000	\$100,000	\$100,000	\$250,000
BrandGuard™ Coverage				
Waiting Period	2 weeks	2 weeks	2 weeks	2 weeks
Period of Indemnity	6 months	6 months	6 months	6 months
System Failure Coverage				
A. Data Recovery Deductible	\$100,000	\$100,000	\$100,000	\$250,000
B. Non-Physical Business Interruption				
Waiting Period	8 hours	8 hours	8 hours	8 hours
Period of Restoration	6 months	6 months	6 months	6 months
Dependent System Failure Coverage				
A. Data Recovery Deductible	\$100,000	\$100,000	\$100,000	\$250,000
B. Non-Physical Business Interruption				
Waiting Period	12 hours	12 hours	12 hours	12 hours
Period of Indemnity	4 months	4 months	4 months	4 months
Cyber Extortion Coverage	\$100,000	\$100,000	\$100,000	\$250,000
Cyber Crime Coverage	\$100,000	\$100,000	\$100,000	\$250,000
Bricking Loss Coverage	\$100,000	\$100,000	\$100,000	\$250,000
Property Damage Loss Coverage	\$100,000	\$100,000	\$100,000	\$250,000
Reward Expenses Coverage	\$100,000	\$100,000	\$100,000	\$250,000
Court Attendance Costs Coverage	None	None	None	None



REQUIRED ADDITIONAL UNDERWRITING INFORMATION

All quoted terms are subject to our receipt, review, and acceptance of the following information:

DUE PRIOR TO BINDING:

- A completed TMHCC Declaration of No Known Claims, Circumstances or Changes ([NGPDNC-12022](#)), signed by the owner, President, CEO or COO.
- A completed TMHCC Ransomware Supplemental Application, signed and dated no more than 45 days prior to the proposed effective date. (NOTE: Question #4c(1) must have a "Yes" answer only. Otherwise terms cannot be bound.)
- A signed EmergIn Risk application, dated within 45 days of the effective date.

DUE WITHIN 7 DAYS OF BINDING:

- A completed Surplus Line Form ([SLFORM](#)).

NOTES AND APPLICABLE ENDORSEMENTS

NGP1012-42020	Amendment of Created or Acquired Subsidiaries Clause Subsidiary acquisition threshold: 10%
NGP1078-52020	Nuclear Incident Exclusion
NGP1076-42020	Policyholder Disclosure Notice of Terrorism Insurance Coverage
NGP1098-102021	Ransomware Attack Sublimit And Coinsurance (NOTE: This endorsement only applies to Option 2.) Ransomware Attack Sublimit: \$250,000 Aggregate Ransomware Attack Coinsurance: twenty-five percent (25%)
NGP1098-52022	Ransomware Attack Sublimit and Coinsurance (NOTE: This endorsement only applies to Options 3-6.) Ransomware Attack Sublimit: \$1,000,000 Aggregate Ransomware Attack Coinsurance: zero percent (0%)
NGP1075-42020	Service of Suit

TERMS AND CONDITIONS

Third Party Liability Coverage provided on a claims-made and reported basis. First Party Coverage provided on an event discovered and reported basis.

If coverage is bound, the Applicant consents to periodic non-intrusive scans of the Applicant's internet-facing systems/applications for common vulnerabilities. The individual responsible for the Applicant's network security, as designated on the Application for this insurance, will receive direct communications from the Insurer and/or its representatives regarding the results of such scans and any potentially urgent security issues identified in relation to the Applicant's organization.

Payment of premium is due 30 days from the effective date of coverage.

Non-Binding Indication is valid through June 17, 2022. Underwriters reserve the right to change the terms indicated or decline to quote the account.

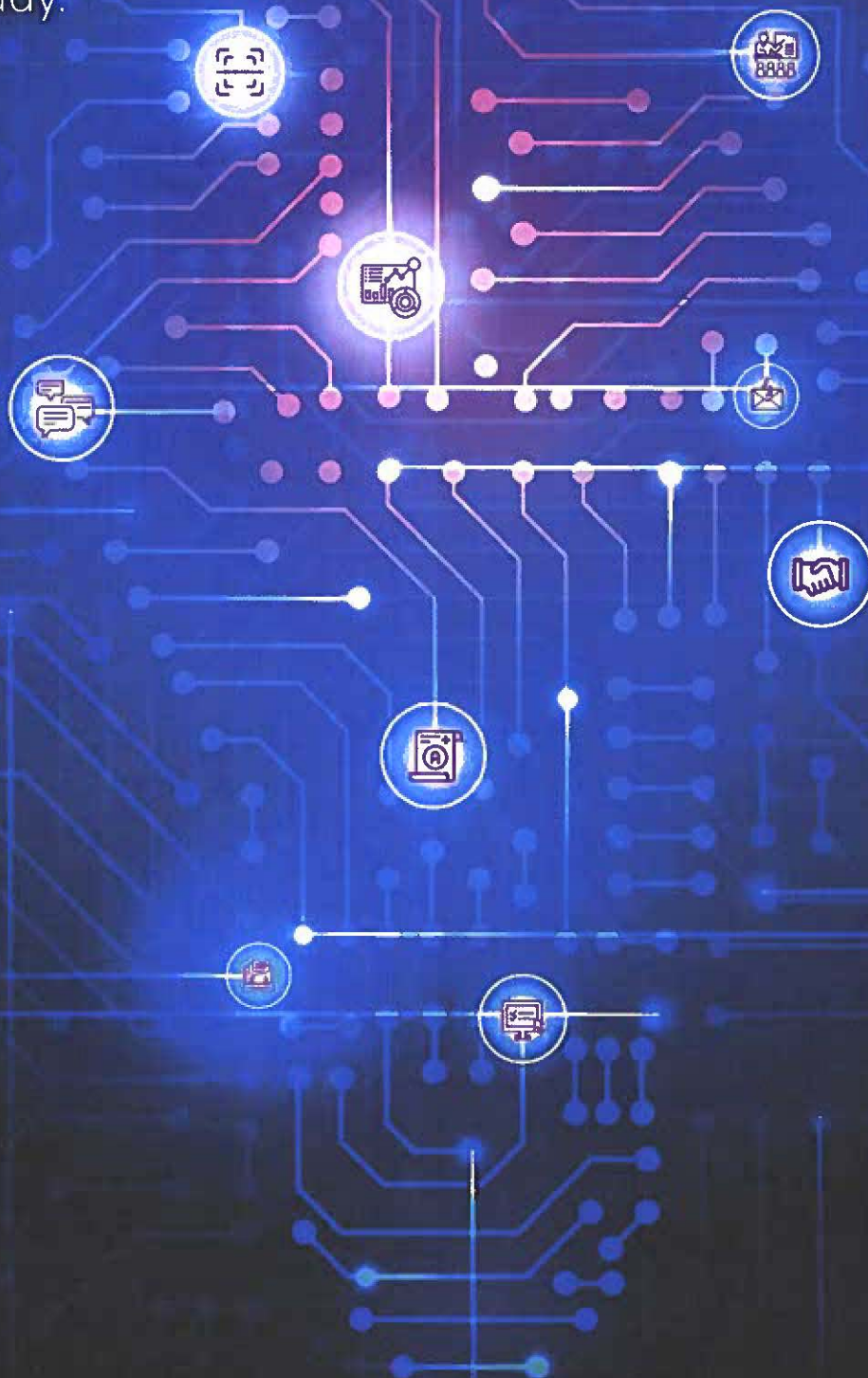
NetGuard® Plus

Cyber Liability



TOKIOMARINE
HCC

Cyber Strong
and Ready:



tmhcc.com/pro

Ransomware and other cyber threats are on the rise.



Average ransom demand increased by 700%
in 2020 over 2018 levels¹



In 2020, ransomware attack volume has increased by over 100%
since 2018¹

We do more than insure you – we partner with you to help you make the best decisions for your business. The current cyber landscape can be difficult to navigate, and recent events highlight the need for solutions beyond insurance. We provide proactive controls to reduce your exposure to a cyber event. With over a decade of deep underwriting expertise, solid foundation, proven track record and excellent industry ratings, you benefit from broad coverage and exclusive access to tools and services to manage, monitor and take control of your network.

With us, you are more than insured, you are prepared.

We've negotiated steep discounts for our policyholders with cyber threat prevention vendors to protect you from a cyber-attack.

Learn more about CrowdStrike's Falcon Prevent NGAV and EDR.

CROWDSTRIKE

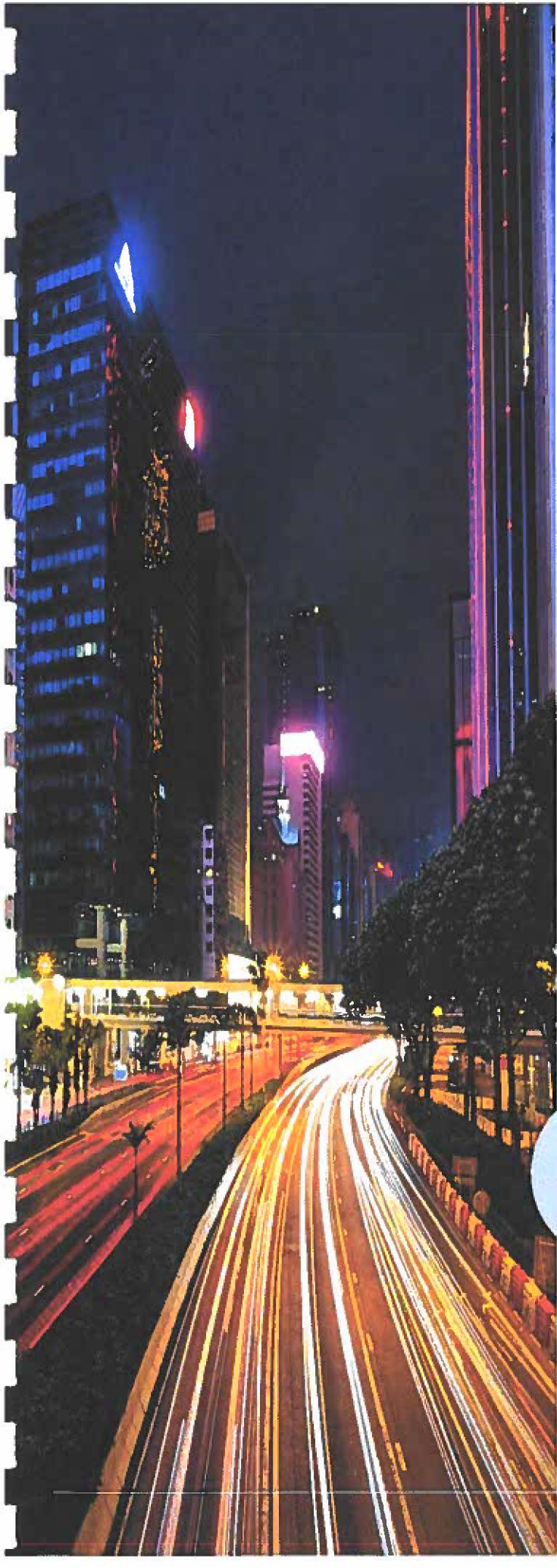
Learn more about Datto's BCDR & SaaS Protect, the leading global provider of cloud-based software.

datto

Learn more about Cisco's Duo multifactor authentication offering.

DUO

¹Based on Tokio Marine HCC – Cyber & Professional Lines Group's 2020 data.



We also provide proactive services, so you can stop a cyber-attack before it happens.



Cyber Awareness Trainings



Phishing Simulation



Cyber Risk Vulnerability Report
with Domain & Dark Web Security Scans



Cyber Expert Help -
Consultations with Cyber Security Experts



Knowledge Center Portal



Cyber News Alerts



Continuous
Vulnerability Monitoring



Tabletop Testing*

Cyber Risk Report



With your quote, we ensure that you are not at risk for a cyber-attack through our cyber risk vulnerability report.



**Available for qualifying insureds*

Be Cyber Strong


Our state-of-the-art NetGuard[®] Plus Cyber Liability insurance solution combines broad first party and third party coverage with access to expert cyber security services and claims professionals.

NetGuard[®] Plus Third Party coverage includes:

- Multimedia Liability
- Security and Privacy Liability
- Privacy Regulatory Defense and Penalties
- PCI DSS Liability
- Bodily Injury Liability
- Property Damage Liability
- TCPA Defense

NetGuard[®] Plus First Party coverage includes:

- Breach Event Costs
- Post Breach Remediation Costs
- BrandGuard[®]
- System Failure
- Dependent System Failure
- Cyber Extortion
- Cyber Crime
- Bricking Loss
- Property Damage Loss
- Reward Expenses
- Court Attendance Costs



For over a decade, we have been working and collaborating with a trusted team of providers. We know every cyber claim is unique, so our claims team provides a range of options to best fit your business and security needs.

We know criminals strike anytime and anywhere – that's why our in-house claims team is there for you 24/7 in the event of a cyber incident.

Our cyber claims team can be reached at:

Call us at: 888.627.8995

Email us at: CyberClaims@tmhcc.com

Cyber Underwriting Team

Contact Us

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Visit us: tmhcc.com/cyber



Visit us on LinkedIn

Tokio Marine HCC is the marketing name used to describe the affiliated companies under the common ownership of HCC Insurance Holdings, Inc., a Delaware-incorporated insurance holding company. Headquartered in Houston, Texas, Tokio Marine HCC is a leading specialty insurance group with offices in the United States, the United Kingdom and Continental Europe.



NetGuard® Plus--Cyber Liability

Description of Coverage

Bricking Loss

Losses incurred to replace computer hardware or electronic equipment that becomes nonfunctional or useless (but not physically damaged) due to a hacking attack, up to 125% of replacement value.

Bodily Injury Liability

Liability for damages resulting from the failure to prevent or avoid bodily injury caused by a security breach or privacy breach.

Property Damage Liability

Liability for damages resulting from the failure to prevent or avoid property damage caused by a security breach or privacy breach.

Property Damage Loss

Physical damage to your property caused by or resulting from a hacking attack.

Multimedia Liability

Liability resulting from the dissemination of online or offline media material, including claims alleging copyright/trademark infringement, libel, slander, plagiarism or personal injury.

Security and Privacy Liability

Liability resulting from a security breach or privacy breach, including failure to safeguard electronic or non-electronic confidential information.

Privacy Regulatory Defense and Penalties

Regulatory fines and penalties and/or regulatory compensatory awards incurred in privacy regulatory proceedings/ investigations brought by federal, state, local, or foreign governmental agencies.

PCI DSS Liability

Liability for assessments, fines, or penalties imposed by banks or credit card companies due to non-compliance with the Payment Card Industry Data Security Standard (PCI DSS) or payment card company rules.

TCPA Defense

Defense-only coverage for claims alleging violation of the Telephone Consumer Protection Act, the Telemarketing and Consumer Fraud and Abuse Prevention Act, the CAN-Spam Act, or any similar federal, state, local or foreign law regulating the use of telephonic or electronic communications for solicitation purposes.

Breach Event Costs

Reasonable and necessary mitigation costs and expenses incurred as a result of a privacy breach, security breach or adverse media report.

Post Breach Remediation Costs

Post-breach remediation costs incurred to mitigate the potential of a future security breach or privacy breach.

BrandGuard®

Loss of net profit incurred as a direct result of an adverse media report or notification to affected individuals following a security breach or privacy breach.

System Failure

Reasonable and necessary amounts incurred to recover and/or replace electronic data that is compromised, damaged, lost, erased, corrupted or stolen, and business income loss and interruption expenses incurred, due to an unplanned outage, interruption, failure, suspension or degradation of service of an insured computer system, including any such incident caused by a hacking attack.

Dependent System Failure

Reasonable and necessary amounts incurred to recover and/or electronic data that is compromised, damaged, lost, erased, corrupted or stolen, and business income loss and extra expenses incurred, due to an unplanned outage, interruption, failure, suspension or degradation of service of a service provider computer system that is caused by specified cyber perils, including a denial of service attack, malicious code, and acts of cyber terrorism.

Cyber Extortion

Extortion expenses incurred and extortion monies paid as a direct result of a credible cyber extortion threat.

Cyber Crime

(1) Financial Fraud; (2) Telecom Fraud including Utilities Fraud; and (3) Phishing Fraud.

Reward Expenses

Reasonable amounts paid to an informant for information not otherwise available, which leads to the arrest and conviction of a person or group responsible for a privacy breach, security breach, system failure, cyber extortion threat, financial fraud, telecommunications fraud or phishing attack.

Court Attendance Costs

Reasonable costs incurred to attend court, arbitration, mediation or other legal proceedings or hearings as a witness in a claim.



Businesses have become targets of ransomware attacks which are sophisticated and have been known to penetrate vulnerabilities at the user level. We do not want our insureds to fall victim to this new trend.

We worked with **CrowdStrike**, a leader in cloud-delivered endpoint and workload protection to offer their **Falcon Prevent™** to address the complex threat landscape, unifying next-generation antivirus (NGAV), endpoint detection and response (EDR), cyber threat intelligence, managed threat hunting capabilities and security hygiene.

Often times these sophisticated attacks are able to bypass detection by the victim's legacy anti-virus protection. With CrowdStrike's leading endpoint protection solutions, our policyholders will have technology that works to stop breaches. We negotiated great rates on all their products. Policyholders that implement a next generation antivirus software will also receive a discount on their policy.

To access preferred rates click the link:
go.crowdstrike.com/tmhccandcrowdstrike

MODULE & DESCRIPTION	FALCON PRO	FALCON ENTERPRISE	FALCON PREMIUM	FALCON COMPLETE
FALCON PREVENT Next-Generation Antivirus	✓	✓	✓	<p>Fully Managed endpoint protection delivered as a service by a CrowdStrike team of experts.</p>
FALCON X Threat Intelligence	+	+	+	
FALCON DEVICE CONTROL USB Device Control	+	+	+	
FALCON FIREWALL MANAGEMENT Host Firewall Control	+	+	+	
FALCON INSIGHT Endpoint Detection & Response		✓	✓	
FALCON OVERWATCH Threat Hunting		+	+	
FALCON DISCOVER IT Hygiene			✓	
CROWDSTRIKE SERVICES Incident response & Proactive Services	OPTIONAL	OPTIONAL	OPTIONAL	

Flexible Bundles: ✓ Included Component + Elective Component



Tokio Marine HCC - Cyber and Professional Lines Group Program with OneIT, Datto and Duo

A complete cyber-security strategy must not only focus on defending against ransomware attacks but also on rapid and effective remediation when a breach occurs.

Tokio Marine HCC - Cyber and Professional Lines Group worked with IT Managed Service Provider (MSP), OneIT, to highlight the need for two equally critical elements in a policyholder's ransomware readiness strategy: multi-factor authentication and offsite data storage and recovery.

At Tokio Marine HCC, we are focused on helping your policyholders find strategies that will reduce ransomware damages and business disruption.



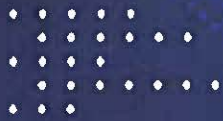
We're serious about our commitment to protecting businesses from ransomware.

We negotiated preferred rates with OneIT to offer our policyholders multi-factor authentication using **Cisco's Duo Security** and disaster-recovery and business continuity technology using **Datto**, the leading global provider of cloud-based software and technology solutions. Policyholders that implement multi-factor authentication and a cloud backup technology service will also receive a discount on their policy.

Click the link to access preferred rates:
youroneit.com/tmhcc



**TOKIOMARINE
HCC**



Cyber Risk Report

Prepared for Champaign County



April 22, 2022

|



209.174.185.119

|



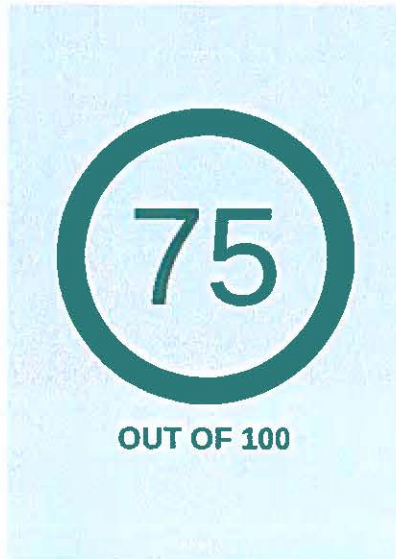
www.co.champaign.il.us

Purpose and Limitations of Assessment

This report was prepared on behalf of Tokio Marine HCC and its cyber risk management partner, ePlace Solutions, Inc., to identify areas of cybersecurity risk. The information evaluated in this assessment was acquired from non-intrusive scanning of Internetfacing systems and applications used by Champaign County and from a comprehensive search of over 100 databases of known malware, blacklists, and known cybersecurity vulnerabilities. As a non-intrusive assessment, this report is not a comprehensive assessment of your entire organization's cybersecurity risk posture or attack surface.

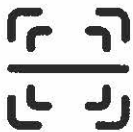
Score Description





Overall Score

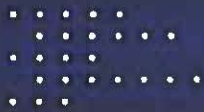
This overall cyber risk score illustrates your organization's preparedness against some of today's cyber threats. This overall score was calculated based on selected subject areas as described below and reflects your organization's condition and risk to various cyber attacks. The higher the score the more resistant your organization is to a successful cyber attack.



Network Security Scan Results

The individual risk scores are driven by separate cybersecurity assessments. Each of the individual risk scores contribute to your overall risk score and each provides insight into a different facet of your organization's readiness to defend against a cyberattack.





Severity Breakdown



Most of areas within the scoring methodology fall into either a High, Medium, or Low severity classification. This classification is used to alert organizations to areas within their digital asset(s) where possible vulnerabilities have been identified.

Generally, organizations with an increased count of High and Medium alerts will result in a lower Overall Score.



RDP Exposure highlights open Remote Desktop Protocol (RDP) ports. A lower score reflects potentially vulnerable RDP ports which increases your risk of successful ransomware attack because open RDP ports are often the hacker's preferred entry into your network. Recent studies show that the most common ransomware attack vector is an open RDP port (over 50% of all attacks).



Network Exposure identifies out-of-date software with documented vulnerabilities, other known security problems, potential bugs, and often highlights improper network and server configuration which may create a larger cyber attack surface. Your "Network Exposure" score indicates the degree to which your devices host services that may be vulnerable to cyberattacks.



Web Application Risk evaluates your public-facing web applications for the top security vulnerabilities with unsupported, exploitable, or misconfigured software as identified by the Open Web Application Security Project ("OWASP"). Your Web Application Risk score indicates the degree to which these OWASP vulnerabilities were discovered on your web applications.



Web Traffic Encryption assesses the security of communications between the public and your web applications which often include sensitive personal, supplier, health, or financial information. Encryption scrambles those communications so that only authorized parties can read them. Your score indicates the level of security associated with your web applications communications.



Organizational Security Scan Results

This section of the risk scan is focused on vulnerabilities often found outside your network. The extent of increased risk associated with these areas of vulnerability often requires further analysis of the specific information uncovered.



Dark Web

We searched the "dark web" looking for evidence of your organization's information. If found, your organization may have been or will be a target of a cyber attacks. The risk is compounded if passwords or personally identifying information is also found on the dark web.



Domain Security

We search over 100 blacklists and malware lists to identify whether your organization's servers have been flagged as containing a virus or source of spam email. Flagged servers typically indicate weak perimeter



Mail Server Security

We confirm the configuration of your email server to prevent malicious actors from using it to send spam and other harmful content, indicating poor cybersecurity habits and a higher risk of a successful cyber attack. A lower score may show a failure to implement basic cybersecurity controls (e.g. proper SMTP authentication to control user access or limiting connections to protect against DoS attacks).



Twisted "SPOOFED" Domains

We looked for similar domains that can be used to "spoof" your legitimate domain in phishing attacks on your employees and business partners. These results can also be used to find typosquatters and brand impersonation. If twisted domains are discovered, further investigation is recommended to better assess your risk of a cyber attack.

Premium Summary

Description Of Coverage	Option #1	Option #2	Option #3
Cyber Liability	\$ 40,000.00	\$ 25,000.00	\$ 59,734.00
Broker Fee	\$ 350.00	\$ 350.00	\$ 350.00
Surplus Lines Tax	\$ 1,400.00	\$ 875.00	\$ 2,090.69
Filing Fee	\$ 30.00	\$ 18.75	\$ 44.80
Total Estimated Annual Premium**	\$ 41,780.00	\$ 26,243.75	\$ 62,219.49

Description Of Coverage	Option #4	Option #5	Option #6
Cyber Liability	\$ 47,570.00	\$ 71,680.00	\$ 59,243.00
Broker Fee	\$ 350.00	\$ 350.00	\$ 350.00
Surplus Lines Tax	\$ 1,664.95	\$ 2,508.80	\$ 2,073.51
Filing Fee	\$ 35.68	\$ 53.76	\$ 44.43
Total Estimated Annual Premium**	\$ 49,620.63	\$ 74,592.56	\$ 61,710.94

**All quoted premiums are annual estimates and may change due to year end audits or mid-term policy changes

Option #1 - \$1,000,000 limit/\$100,000 Deductible

Option #2 - \$1,000,000 limit/\$250,000 Deductible

Option #3 - \$2,000,000 limit/\$100,000 Deductible

Option #4 - \$2,000,000 limit/\$250,000 Deductible

Option #5 - \$3,000,000 limit/\$100,000 Deductible

Option #6 - \$3,000,000 limit/\$250,000 Deductible

Payment Options
<input checked="" type="checkbox"/> Annual

The proposal will be accepted for **The County of Champaign** for option Number:

Option #1 _____ Option #2 _____ Option #3 _____ Option #4 _____

Option #5 _____ Option #6 X


Signature


Title

6/28/22
Date

Definitions

ACTUAL CASH VALUE VALUATION

This valuation method pays for the cost to repair or replace damaged property with like kind and quality, less reasonable deductions for wear and tear, deterioration and economic obsolescence.

ACTUAL LOSS SUSTAINED

This coverage insures against loss of business income and resulting extra expenses that arises from a suspension of your business from a covered loss up to the number of months specified in the form. There is no specific dollar limit and no coinsurance clause applied to claims covered under this type of coverage.

ADVERTISING LIABILITY

This coverage insures you against claims of libel and slander; publication of information that disparages another's goods, products, or services; the publication of material that violates a person's right of privacy; the use of another's advertising idea in your advertisement; and infringement of another's copyright, trade dress, or slogan in your advertisement. This would include material placed on the Internet or on similar electronic means of communications.

AGREED VALUE VALUATION

This coverage removes the coinsurance requirement from your property policy. With it your company agrees that the limits of insurance purchased by you are adequate, and any coinsurance requirements will be waived in the event of a covered loss.

AUTOMOBILE LIABILITY

This coverage protects against claims alleged for bodily injury and property damage arising from the ownership, maintenance or use of any covered auto.

BUILDERS RISK/INSTALLATION FLOATER

Insureds engaged in construction of structures are exposed to special problems involving constantly changing values, special hazards associated with construction activities and the variety of interests involved in such projects. Traditionally, such operations have been handled with a Builders Risk or Installation policy. Basically, these forms provide coverage for your interest as well as the interests of others in structures while under construction. Various additional endorsements and extensions can also be added to ensure that adequate protection is being provided for your particular situation.

BUSINESS INTERRUPTION AND EXTRA EXPENSE INSURANCE

This insurance protects against loss of income and extra expenses that arise from the interruption of your business from a covered peril.

CAUSES OF LOSS - SPECIAL FORM

This coverage protects covered property against direct physical loss arising from any cause not specifically excluded. The advantage of this form is that the insurance company must prove that a loss is specifically excluded in order to deny coverage under the policy.

CLAIMS-MADE FORM

This coverage provides protection for only those claims arising from an accident or negligent act, which occur and are reported during the policy period. To provide coverage for acts that occurred prior to the dates stated on the policy a Prior Acts, or Retroactive Date endorsement must be used. These endorsements extend the coverage back to the retroactive dates stated on the endorsement, allowing you to keep coverage in force under consecutive Claims-Made policies.

COINSURANCE

A policy may contain a coinsurance provision requiring that the limits of insurance be a minimum percentage of the insurable value of your property. If the limits of your policy are less than what is required by this provision, then any claim payment made to you may be reduced by the same percentage as the deficiency. For example, covered property worth \$100,000 may require a minimum of 80%, or \$80,000, of coverage for compliance with the policy's coinsurance.

COLLISION COVERAGE

This coverage insures against loss or damage to a covered vehicle resulting from collision or upset.

COMPREHENSIVE COVERAGE

This coverage insures against loss or damage to a covered vehicle resulting from loss excluding collision or upset.

DIRECTORS AND OFFICERS LIABILITY

This insurance insures against claims arising from the negligent acts, errors, or omissions alleged to have been committed by present or former directors or officers of your corporation.

EMPLOYEE THEFT - BLANKET COVERAGE

This coverage protects against loss of money, securities and other defined property that results directly from theft committed by covered employees.

EQUIPMENT BREAKDOWN

Equipment breakdown insurance is written to protect against loss or damage to covered property that results from mechanical breakdown, electrical damage, explosion of a boiler, or other covered events as specified in the form. In addition, a variety of policy options or endorsements can be used to customize this policy to fit your specific needs.

FIRE DAMAGE LEGAL LIABILITY

This coverage insures against your legal liability that arises out of fire damage to structures rented to you or temporarily occupied by you with permission of the owner.



GARAGE GENERAL LIABILITY

This coverage insures against bodily injury and property damage claims arising out of incidents connected with your dealership activities.

GARAGEKEEPERS COVERAGE

This coverage pays for damage or loss to customer's autos including certain types of auto equipment which are left in your care for attending, servicing, repairing, parking or storing at your garage operations. Coverage is provided up to the limits and for the causes of loss specified in the form and will be applied in one of the three following ways depending on which option you have selected:

Legal Liability – This applies when you are held legally liable.

Direct Damage Excess - This applies without regard to your legal liability but which is excess over any other collectable insurance.

Direct Damage Primary - This applies without regard to your legal liability and which will be considered as primary coverage.

GUARANTEED REPLACEMENT COST VALUATION

This valuation method guarantees to repair or rebuild a covered building even if the reconstruction costs are greater than the amount of coverage specified for that building.

HIRED, LEASED, RENTED OR BORROWED AUTOMOBILE LIABILITY COVERAGE

This coverage protects against claims alleged for bodily injury and property damage arising out of the use of vehicles leased, hired, rented, or borrowed by you while in the course of business. Note that this coverage does not apply when vehicles are leased, hired, rented, or borrowed from one of your employees or a member of your household.

HIRED, LEASED, RENTED OR BORROWED AUTOMOBILE PHYSICAL DAMAGE COVERAGE

This coverage protects against claims arising out of specified physical damage loss to vehicles leased, hired, rented, or borrowed by you while in the course of your business. Note that this coverage does not apply when vehicles are leased, hired, rented, or borrowed from one of your employees or a member of your household or to an auto leased, hired, rented, or borrowed with a driver.

LIQUOR LIABILITY COVERAGE

This coverage insures against claims for injury sustained by any person or organization if liability for such injury is a result of you selling, serving or furnishing of alcoholic beverages as a business. This is needed because standard General Liability policies exclude coverage for such activities.

MEDICAL PAYMENTS

This coverage will reimburse, regardless of fault, all reasonable medical expenses incurred by a person (other than an insured) that results from their sustaining bodily injury caused by an accident on your premises including ways next to your premises or because of your operations. This coverage is provided up to the limits and for the period of time as specified in your policy.



SELF INSURED RETENTION

This value represents the amount of damages and/or legal costs that you must assume (retain) before your insurance protection becomes payable.

UMBRELLA POLICY

This form provides a higher limit of coverage that is excess over scheduled underlying policies. It is used in one of three ways: (1) to provide additional limits of protection over the coverage listed in your underlying schedule, (2) to act as primary coverage if your underlying limits are exhausted, and (3) to provide coverage for some risks, subject to a retention, when your primary coverage does not.

UNINSURED/UNDERINSURED MOTORIST

Uninsured and Underinsured Motorist coverage protects you and your passengers against bodily injury expenses if you are hit by another driver who has no automobile liability insurance or has less than the minimum limits required by your state.

UTILITY INTERRUPTION

When Business Income and/or Spoilage Damage Coverage is written, this coverage extends such coverage to insure against loss resulting from the interruption of utility services provided the following conditions are met: (1) the interruption is the direct result of a breakdown to covered equipment owned, operated, or controlled by a local, state, or public utility, or distributor that directly generates, transmits, distributes, or provides utility services to you; (2) the covered equipment is used to supply electric powers, communications services, air conditioning, heating, gas, sewer, water or steam to your premises; and (3) the interruption of utility service to your premises lasts at least the consecutive period of time shown in the Declarations.



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