

FROM (DEPT/ DIVISION): County Counsel

SUBJECT: County Insurance

<p>Background:</p> <p>The renewal of county insurance will be before the Board. The county insurance representative will be at the meeting to present the options and costs. The insurance policies that are to be renewed and approved are for worker’s compensation coverage, property and liability insurance, and cyber security coverage.</p>	<p>Requested Action:</p> <p>Approve insurance coverage and cost of premium</p>
--	--

ATTACHMENTS :

*****For Internal Use Only*****

Checkoffs:

- () Dept. Heard (copy)
- () Human Resources (copy)
- (X) Legal (copy)
- () (Other - List:)

To be notified of Meeting:
Dan Lonai
Needed at Meeting:

Scheduled for meeting on: June 18, 2025

Action taken:

Follow-up:

Property and/or Liability Proposal Summary



citycounty insurance services
cisoregon.org

Named Member
Umatilla County
216 SE 4th St
Pendleton, OR 97801

Agent of Record
Wheatland Insurance-Pendleton
PO Box 1127
Pendleton, OR 97801

Proposal Date: 6/18/2025
Member Number: 20028
Effective Date: 7/1/2025
Termination Date: 7/1/2026

This is not an invoice. Information Only.

Coverage	Description	Amount	Total
General Liability - Standard Plan	Contribution Limit: \$5,000,000	\$790,895.84	
	Multi-Line Credit	(\$39,794.79)	
	Risk Management Allowance	(\$79,589.58)	
	Other GL Risk Exposure	\$5,000.00	
			\$676,511.46
Auto Liability - Standard Plan	Contribution	\$80,610.26	
	Multi-Line Credit	(\$4,030.51)	
	Risk Management Allowance	(\$8,061.03)	
			\$68,518.72
Auto Physical Damage	Not Purchased		\$0.00
Property	Contribution	\$215,503.84	
	Multi-Line Credit	(\$10,775.19)	
	Risk Management Allowance	(\$21,550.38)	
			\$183,178.27
Optional Excess Liability	Not Purchased		\$0.00
Optional Excess Quake	Not Purchased		\$0.00
Optional Excess Flood	Not Purchased		\$0.00
Optional Excess Crime	Not Purchased		\$0.00
Optional Cyber Security	Not Purchased		\$0.00
Optional Excess Cyber Security	Not Purchased		\$0.00
Difference in Conditions	Not Purchased		\$0.00
Summary			
	Contribution	\$1,087,009.94	
	Multi-Line Credit	(\$54,600.49)	
	Risk Management Allowance	(\$109,200.99)	
	Other GL Risk Exposure	\$5,000.00	

This is not an invoice. Information Only.

\$928,208.45

CIS Public Entity Liability Coverage Proposal



citycounty insurance services
cisoregon.org

Proposal Date: 6/18/2025 Coverage Period: 7/1/2025 to 7/1/2026

Named Member
Umatilla County
216 SE 4th St.
Pendleton, OR 97801

Agent of Record
Wheatland Insurance-Pendleton
PO Box 1127
Pendleton, OR 97801

This Proposal Does Not Bind Coverage
Refer to Coverage Forms for terms, conditions, and limitations of coverage

Coverage*	Per Occurrence	Annual Aggregate	Per Occurrence Deductible / SIR*	Agg/Retro Deductible
Public Entity Liability Coverage (Including Auto Liability) as described in CIS General & Auto Liability Coverage Agreement	\$200,000	\$600,000	NONE	None

Forms Applicable: CIS General & Auto Liability Coverage Agreement - CIS GL/AL (7/1/2025)

Coverage*	Per Occurrence	Annual Aggregate		
Excess Public Entity Liability Coverage as described in the CIS Excess Liability Coverage Agreement (limits shown are excess of primary coverage limits)	\$4,800,000	\$14,400,000		

Forms Applicable: CIS Excess Liability Coverage Agreement - CIS XS/GL (7/1/2025)

Coverage*	Per Occurrence	Annual Aggregate		
Additional layer of Excess Liability (General and Auto Liability)	Not Purchased	Not Purchased		

*Refer to the CIS General & Auto Liability Coverage Agreement and CIS Excess Liability Coverage Agreement and endorsements (if any) for detailed coverages, special deductibles, limits, sublimits, exclusions, and conditions that may apply.
Excess Liability Coverage does not provide Uninsured Motorist coverage.

Coverage	Contribution
General Liability	\$795,895.84
Auto Liability	\$80,610.26
Excess Liability	\$0.00
Liability Total	\$876,506.10

To effect coverage, please sign, date and return this form before requested effective date. Fax or email is acceptable

Accepted by: _____
Authorized Representative / Agent

Date: _____

Property Coverage Proposal



citycounty insurance services
cisoregon.org

Proposal Date: 6/18/2025

Coverage Period: 7/1/2025 to 7/1/2026

Named Member
Umatilla County
216 SE 4th St.
Pendleton, OR 97801

Agent of Record
Wheatland Insurance-Pendleton
PO Box 1127
Pendleton, OR 97801

This Proposal Does Not Bind Coverage
Refer to Coverage Forms for terms, conditions, and limitations of coverage

Coverage Limits (Per Occurrence): *

Building and Contents and PIO	Per current CIS Property Schedule
Mobile Equipment	Per current CIS Mobile Equipment Schedule
Earthquake	\$5,000,000
Excess Earthquake - Coverage applies only if coverage limit is shown. None	
Flood	\$5,000,000
Excess Flood - Coverage applies only if coverage limit is shown. None	
Combined Loss of Revenue and Rental Value	\$1,000,000
Combined Extra Expense and Rental Expense	\$1,000,000
Property in Transit	\$1,000,000
Hired, Rented or Borrowed Equipment	\$150,000
Restoration/Reproduction of Books, Records, etc.	\$100,000
Electronic Data Restoration/Reproduction	\$250,000
Pollution Cleanup	\$25,000
Crime Coverage	\$50,000
Police Dogs (if scheduled)	\$15,000
Off Premises Service Interruption	\$100,000
Miscellaneous Coverage	\$50,000
Personal Property at Unscheduled Locations	\$15,000
Personal Property of Employees or Volunteers	\$15,000
Unscheduled Fine Arts	\$100,000
Temporary Emergency Shelter Restoration	\$50,000
Difference In Conditions - Earthquake & Flood (if any):	\$0
Extra Items (if any):	

***This represents only a summary of coverages. Please refer to CIS Property Coverage Agreement for detailed coverages, exclusions, and conditions that may apply.**

Locations Covered:	Per current CIS Property Schedule.
Perils Covered:	Risks of Direct Physical Loss subject to the terms, conditions and exclusions contained in the coverage forms listed below under Forms Applicable.
Deductibles:	\$5,000 Per occurrence except as noted and as follows (if any). \$1,000 Per occurrence on scheduled mobile equipment items. Earthquake and Flood: Special deductibles and restrictions per Section 2 of the CIS Property Coverage Agreement.
Total Contribution:	\$215,503.84 (Property) \$0.00 (Excess Earthquake) \$0.00 (Excess Flood) \$0.00 (Difference In Conditions)
Forms Applicable:	CIS Property Coverage Agreement - CIS PR (7/1/2025)

To effect coverage, please sign, date and return this form before requested effective date. Fax or email is acceptable

Accepted by: _____
Authorized Representative / Agent

Date: _____

Equipment Breakdown Coverage Proposal



citycounty insurance services
cisoregon.org

Proposal Date: 6/18/2025

Coverage Period: 7/1/2025 to 7/1/2026

Named Member
Umatilla County
216 SE 4th St.
Pendleton, OR 97801

Agent of Record
Wheatland Insurance-Pendleton
PO Box 1127
Pendleton, OR 97801

This Proposal Does Not Bind Coverage
Refer to Coverage Forms for terms, conditions, and limitations of coverage

Coverage Limits: *

Property Damage	Per current CIS Property Schedule or \$100,000,000, whichever is less
Rental Value/Rental Expense	Included in Property Damage
Extra Expense	Included in Property Damage
Service Interruption	Included in Property Damage
Drying out following a flood	Included in Property Damage
Course of Construction	Included in Property Damage
Computer Equipment	Included in Property Damage
Portable Equipment	Included in Property Damage
CFC Refrigerants	Included in Property Damage
Hazardous Substance	\$2,000,000
Data Restoration	\$250,000
Perishable Goods	\$2,000,000
Expediting Expense	\$2,000,000
Demolition	\$2,000,000
Ordinance or Law	\$2,000,000
Off Premises Property Damage	\$250,000
Contingent Rental Value/Rental Expense	\$250,000
Newly Acquired Locations	\$1,000,000 / 365 Days Max
Extended Period of Restoration	30 Days

***This represents only a summary of coverages. Please refer to CIS Equipment Breakdown Coverage Agreement for detailed coverages, exclusions, and conditions that may apply.**

Locations Covered: Per current CIS Property Schedule.
Deductible: \$5,000 All Coverages: 24-hour waiting period applies for service interruption.
Contribution: Included
Forms Applicable: CIS Equipment Breakdown Coverage Agreement - CIS BM (7/1/2025)

To effect coverage, please sign, date and return this form before requested effective date. Fax or email is acceptable

Accepted by: _____
 Authorized Representative / Agent

Date: _____



**Workers' compensation insurance proposal for
Umatilla County**

Kylee Evans
Wheatland Insurance Center Inc
P: 541.276.7441
F: 541.276.7688
kylee.evans@wheatlandins.com



May 27, 2025

UMATILLA COUNTY
216 SE 4TH ST
PENDLETON, OR 97801-2692

KYLEE EVANS
WHEATLAND INSURANCE CENTER INC
PO BOX 1127
PENDLETON, OR 97801-0100

SAIF policy: 743288
Policyholder: Umatilla County

This business's workers' compensation policy with SAIF Corporation renews on July 01, 2025. I authorized the rates and plan(s) shown on the enclosed premium estimate(s).

To elect coverage

Sign and return the Notice of Election before the effective date of July 01, 2025.

Prepay discount

SAIF Corporation offers additional savings in exchange for paying premiums in advance. A 3.50 percent discount is offered for prepay plans.

SAIF uses estimated premium paid in advance during the policy year to calculate the prepay discount when the policy is bound and issued. The prepay discount does not change with adjustments in premium after the policy term is issued.

The terrorism premium, catastrophe premium, and the Department of Consumer and Business Services (DCBS) premium assessment will also be estimated and paid with your prepay installments. The prepay discount does not apply to the terrorism premiums or the DCBS premium assessment.

If SAIF does not receive your first installment in our office on or before the 25th day of the month preceding the new policy period, you will not receive the prepay discount. SAIF does not use postmark dates in determining date received.

Installment payment terms

Each installment will be the same amount based on the annual estimate divided into equal installments. Subsequent installments are due by the 25th day following the bill date of the installment.

Changes in your payroll or operations during the year can result in an adjustment to your policy premium. Please notify us of changes in your business to avoid a large reconciliation adjustment at the end of the year.

We will send a payroll report to you at the end of each reporting period. Return the completed payroll report to us by the indicated due date or you may go to saif.com to submit payroll figures online where SAIF makes it easy by doing all the calculations for you.

SAIF adds interest at the rate of one percent per month to any past due balance.

Your final policy premium will be adjusted after you file your actual payroll on a report sent to you at the end of the policy period. To make it easy, SAIF will calculate the premium for you. You can file the report by going to **saif.com / Employer Guide / File a payroll report**, or you may return the completed report to SAIF. SAIF will notify you by invoice of the adjustment in your premium based on the actual payroll you reported for the policy period.

Verifiable time records

Oregon Administrative Rules require you to report wages under the highest rated classification applicable to any part of the worker's duties if you choose not to keep verifiable time records.

In most instances, if you have more than one classification on your insurance policy and your workers shift duties between those classifications, you can use verifiable time records to separate the payroll of the workers and report it in more than one classification on the payroll report.

Verifiable time records must be supported by original entries from other records, including, but not limited to, timecards, calendars, planners, or daily logs prepared by the employee or the employee's direct supervisor or manager. Estimated percentages or ratios will not be accepted. For more information on how to keep verifiable time records, go to **saif.com / Employer Guide/ Reporting payroll / Verifiable time records**.

Prevent jobsite injuries

Safety awareness and preparedness are key in preventing on-the-job injuries, which may keep workers' compensations costs down. Please go to **saif.com / Safety and health** and also the Oregon OSHA website at orosh.org to obtain valuable information to prevent injuries.

SAIF Corporation strives to provide our customers with the best services available at the lowest possible cost. We appreciate your confidence in us and look forward to working with you. Please feel free to contact me whenever you need assistance.

Sincerely,

/s/ Kory Pratt
Underwriter
P: 503.373.8254
F: 503.584.8254
KORPRA@SAIF.COM

c: Kylee Evans



Umatilla County

Premium estimate for Guaranteed Cost

Period: 07/01/2025 - 07/01/2026

Policy: 743288

Group: CIS - Services

Plan: Version #1

Rating period: 07/01/2025 to 07/01/2026

Location 1: Umatilla County

Classification description	Class	Subject payroll	Rate	Premium
Spraying-NOC-Dr	0050	\$189,530.00	3.64	\$6,898.89
Carpentry-NOC	5403	\$201,346.00	4.81	\$9,684.74
Street/Rd Const-Fnl	5506	\$1,586,230.00	3.64	\$57,738.77
Grad/Pve/Rep/Dr				
Street or Road Construction-Rock	5507	\$273,421.00	2.69	\$7,355.02
Excavation & Drivers				
Vessels-NOC-State Act	7024	\$0.00	3.24	\$0.00
Police Officers & Dr	7720	\$8,893,036.00	2.55	\$226,772.42
Inmates	7720	\$74,335.00	2.55	\$1,895.54
County Search And Rescue-Volunteer	7720	\$27,500.00	2.55	\$701.25
Garages-NOC-Dr	8380	\$170,729.00	1.74	\$2,970.68
Vol Plcmn @ 800/Mo Ea	8411	\$38,400.00	1.32	\$506.88
Public Relations/Sales/Promotion	8742	\$676,629.00	0.16	\$1,082.61
Vol Board Members	8742	\$0.00	0.16	\$0.00
Office Clerical	8810	\$6,359,080.00	0.07	\$4,451.36
Vol Office Clerical	8810	\$0.00	0.07	\$0.00
Attorney & Cler/Messenger/Dr	8820	\$1,921,829.00	0.05	\$960.91
Vol Victim Assistance	8820	\$0.00	0.05	\$0.00
Physician & Clerical	8832	\$3,397,382.00	0.28	\$9,512.67
Home, Public, and Traveling	8835	\$545,284.00	1.68	\$9,160.77
Healthcare-All Employees & Drivers				
Buildings-Operation By Owner Or Lessee & Drivers	9015	\$453,738.00	2.26	\$10,254.48
County Fairs/Dr	9016	\$4,127.00	1.96	\$80.89
Snow Removal-Streets/Roads-Dr	9402	\$0.00	3.96	\$0.00
Municipal/Twn/Cnty/State Emp-NOC	9410	\$1,508,119.00	1.13	\$17,041.74
Total manual premium		\$26,320,715.00		\$367,069.62

Description	Basis	Factor	Premium
EL Increased Limits premium (Part II)	\$367,069.62	1.004	\$1,468.28
Total subject premium			\$368,537.90

Description	Basis	Factor	Premium
Experience Rating	\$368,537.90	0.93	-\$25,797.65
Total modified premium			\$342,740.25

Description	Basis	Factor	Premium
Pre-pay credit	\$342,740.25	0.965	-\$11,995.91
Total standard premium			\$330,744.34

Description	Basis	Factor	Premium
-------------	-------	--------	---------



Umatilla County

Premium estimate for Guaranteed Cost

Period: 07/01/2025 - 07/01/2026

Policy: 743288

Group: CIS - Services

Plan: Version #1

Description	Basis	Factor	Premium
Oregon Total Premium			\$330,744.34
Premium Discount	\$330,744.34	0.1734	-\$57,358.98
Terrorism Premium	\$26,320,715.00	0.005	\$1,316.04
Catastrophe Premium	\$26,320,715.00	0.01	\$2,632.07
DCBS Assessment	\$276,015.76	1.098	\$27,049.54
Total premium and assessment			\$304,383.01

Premium discount schedule		
First	\$5,000	0.00%
Next	\$10,000	10.50%
Next	\$35,000	16.50%
Over	\$50,000	18.00%

The experience rating modifier is tentative.

Part Two coverage at limits of \$1,000,000/\$1,000,000/\$1,000,000

Policy Minimum Premium: \$500

Part Two Coverage Increased Limits Minimum Premium: \$120

Maritime Coverage Minimum Premium: \$0

Your policy premium is based on your current estimated premium and may be prorated for policies in effect for less than a full year or adjusted based on actual payroll by classification.

Terrorism Premium is in addition to Policy Minimum Premium.

Catastrophe Premium is in addition to Policy Minimum Premium.

DCBS Premium Assessment excludes Part Two Coverage.

Payroll Reporting Frequency: Annual

Policyholder Option to Reimburse SAIF Corporation for Medical Expenses (Nondisabling Claims Reimbursement Program): This policyholder has chosen to enroll in the Nondisabling Claims Reimbursement program with Annual claim evaluation.



Umatilla County

Plan description for Guaranteed Cost Plan

Period: 07/01/2025 - 07/01/2026

Policy: 743288

Guaranteed Cost Plan

SAIF Corporation's Guaranteed Cost Plan is a simple, no-risk plan that allows purchasers to know their insurance costs throughout the policy period. It may provide a premium discount based on volume.

Installment payment terms

Each installment will be the same amount based on the annual estimate divided into equal installments. Subsequent installments are due by the 25th day following the bill date of the installment.

Changes in your payroll or operations during the year can result in an adjustment to your policy premium. Please notify us of changes in your business to avoid a large reconciliation adjustment at the end of the year.

We will send a payroll report to you at the end of each reporting period. Return the completed payroll report to us by the indicated due date or you may go to **saif.com** to submit payroll figures online where SAIF makes it easy by doing all the calculations for you.

SAIF adds interest at the rate of one percent per month to any past due balance.

Your final policy premium will be adjusted after you file your actual payroll on a report sent to you at the end of the policy period. To make it easy, SAIF will calculate the premium for you. You can file the report by going to **saif.com / Employer Guide / File a payroll report**, or you may return the completed report to SAIF. SAIF will notify you by invoice of the adjustment in your premium based on the actual payroll you reported for the policy period.

Prepay discount

SAIF Corporation offers additional savings in exchange for paying premiums in advance. A 3.50 percent discount is offered for prepay plans.

SAIF uses estimated premium paid in advance during the policy year to calculate the prepay discount when the policy is bound and issued. The prepay discount does not change with adjustments in premium after the policy term is issued.

The terrorism premium, catastrophe premium, and the Department of Consumer and Business Services (DCBS) premium assessment will also be estimated and paid with your prepay installments. The prepay discount does not apply to the terrorism premiums or the DCBS premium assessment.

If SAIF does not receive your first installment in our office on or before the 25th day of month preceding the new policy period, you will not receive the prepay discount. SAIF does not use postmark dates in determining date received.

Umatilla County

Notice of Election for Guaranteed Cost Plan

Period: 07/01/2025 - 07/01/2026

Policy: 743288

Group: CIS - Services

Plan: Version #1

Agency: Wheatland Insurance Center Inc
Producer: Kylee Evans

Total estimated premium and assessments: \$304,383.01

Payroll reporting frequency: Annual

Please visit **saif.com** and choose *Safety and health* for information about safety or choose *Employer Guide* for information about reporting payroll, paying online, filing and managing a claim, and coverage.

Initial installment due by 07/25/2025: \$304,383.01

I, the undersigned, as a legal representative of the Company listed above, do hereby authorize SAIF Corporation to issue the policy and determine workers' compensation premiums according to the plan selection on this form. I have read, understand, and agree to the terms and conditions of this plan as set forth in the proposal.

Authorized signature of insured

Date signed

Please return this page with remittance. You may choose to pay online at saif.com, or write the quote or policy number indicated in this document on your check. Make check or money order payable to:

**SAIF CORPORATION
400 High St SE
Salem, OR 97312-1000**

SAIF use only	D: \$0	I: \$304,383	Lyn L Zielinski-Mills
Date received _____	Amount received _____	Check no. _____	
Bond Company _____	Bond no. _____		

CYBER INSURANCE QUOTE PROPOSAL

PRIME 100 PRO

CYBER INSURANCE MADE EASY

Cowbell gives you peace of mind with standalone cyber coverage tailored to your unique needs. Our Prime 100 Pro cyber insurance policies are designed to cover today's and tomorrow's threats, backed by top reinsurers, and packaged with robust risk engineering services.



CLOSED LOOP RISK MANAGEMENT

Our unique approach enables you to continuously improve your risk profile, and stay ahead of threats.

ASSESS

Cowbell Factors, our risk ratings, compare your business' risk profile to your industry peers.

RESPOND

Cowbell's cyber experts are on-call 24x7 to help you recover quickly from cyber incidents.



INSURE

The quote below is custom-designed to suit your cyber risk profile and your needs.

IMPROVE

Our risk engineers help proactively mitigate risk and improve your security standing with continuous risk monitoring and advice.

CONTINUOUSLY IMPROVE YOUR RISK PROFILE

Take advantage of the resources available with your policy:

- ▶ Use our Incident Response Plan template to get prepared
- ▶ Identify security partners in [Cowbell Rx](#) to strengthen your security
- ▶ Deploy a cyber awareness training program to all your employees with Wizer - Cowbell policyholders benefit from free cybersecurity awareness training for all employees for the duration of the first policy year



COWBELL RESILIENCY SERVICES

Strengthening cyber resilience while securing tailored cyber insurance is key to avoiding catastrophic losses. Cowbell Resiliency Services offers policyholders additional tools and expertise to detect vulnerabilities, fortify infrastructure, boost cybersecurity awareness, and counter evolving threats.



MDR SOC-as-a-Service, powered by SpearTip, delivers 24/7/365 U.S.-based security operations support with real-time threat detection and AI-driven counterintelligence.

Cybersecurity Training-as-a-Service (CTaaS), powered by Wizer, educates employees through microlearning, phishing simulations, and interactive tools to reduce human error.

Penetration Testing-as-a-Service (PTaaS), powered by GMI, provides comprehensive network assessments to identify and mitigate vulnerabilities.

Cowbell IdentityAISM, also powered by SpearTip, offers identity monitoring across cloud platforms and a complimentary 30-day trial for policyholders.

Is your organization cyber resilient?

Consult with your agent or broker regarding these and the many additional services included with a Cowbell policy.

Visit [cowbell.ai](https://www.cowbell.ai) for more information.





CYBER INSURANCE QUOTE - PRIME 100 PRO

Umatilla County

Subject to the terms and conditions contained herein, Cowbell Cyber Insurance Agency, LLC (“Cowbell”) agrees to issue to the below Named Insured the following quote for insurance coverage. Upon binding of this account, we must receive a signed application from the Insured.

Quote Number	QCB-PRO-A7MVLQYD		Quoted On	Apr. 19, 2025
Name of Insured	Umatilla County			
Mailing Address	216 Se 4th St, Pendleton, OR 97801			
Email Address	dan.lonai@umatillacounty.gov			
Industry	921110 Executive Offices			
Revenue	\$84,000,000			
# of Employees	315	Year Established	1985	
Agency Name	Wheatland Insurance Center Inc			
Policy Period	From: Jul. 01, 2025 (Effective Date) To: Jul. 01, 2026 (Expiration Date) Both dates at 12:01 AM Insured Local Time			
Policy Term	365	Policy Number	TBD	
Policy Premium	Estimated Premium (without TRIA)		\$27,375.00	
	TRIA		\$275.00	
	Premium		\$27,650.00	
	Admin Fees		\$150.00	
	TOTAL AMOUNT:		\$27,800.00	
Aggregate Limit	\$1,000,000	Insured State	OR	
Issuing Carrier	Palomar Specialty Insurance Company NAIC# 20338 (A.M. Best A (Excellent), X Rated)			
Product	Prime 100 PRO Admitted			

Coverage under this policy is provided only for those Insuring Agreements for which a limit of liability appears on subsequent pages. **If no limit of liability is shown for an Insuring Agreement, such Insuring Agreement is not provided by this policy.** The Aggregate Limit shown above is the most the Insurer(s) will pay regardless of the number of Insured Agreements purchased.



COVERAGES & ENDORSEMENTS - PRIME 100 PRO

First Party Expenses	COVERAGE LIMIT	RETENTION
<input checked="" type="checkbox"/> Cowbell Breach Fund	\$1,000,000	\$2,500
<input checked="" type="checkbox"/> Extortion Threats and Ransom Payments	\$1,000,000	\$2,500
<input checked="" type="checkbox"/> Replacement or Restoration of Electronic Data	\$1,000,000	\$2,500
<input checked="" type="checkbox"/> Business Income and Extra Expense	\$1,000,000	\$2,500
<input checked="" type="checkbox"/> Cyber Crime Incidents	\$250,000	\$10,000

Third Party Coverages	COVERAGE LIMIT	RETENTION
<input checked="" type="checkbox"/> Cyber Liability	\$1,000,000	\$2,500

Coverage Endorsements	COVERAGE LIMIT	RETENTION
<input checked="" type="checkbox"/> Contingent Business Interruption	\$1,000,000	\$2,500
<input checked="" type="checkbox"/> Cryptojacking Loss	\$50,000	\$25,000
<input checked="" type="checkbox"/> Bricking Costs	\$100,000	\$2,500
<input checked="" type="checkbox"/> Post Breach Remediation	\$100,000	\$2,500
<input checked="" type="checkbox"/> System Failure Loss	\$100,000	\$2,500
<input checked="" type="checkbox"/> Telecommunications Fraud	\$100,000	\$2,500
<input checked="" type="checkbox"/> Website Media Content Liability	\$1,000,000	\$2,500
<input checked="" type="checkbox"/> Impersonation Fraud	\$50,000	\$2,500

Amendatory Endorsements
<input checked="" type="checkbox"/> Blanket Additional Insured
<input checked="" type="checkbox"/> War Exclusion



ENDORSEMENTS & FORMS - PRIME 100 PRO

(EFFECTIVE AT INCEPTION)

TITLE	FORM #
Cowbell Cyber Risk Insurance Declarations - PRIME 100 PRO	PRIME 100 PRO 002 11 22
Cowbell Cyber Insurance Policy - PRIME 100 PRO	PRIME 100 PRO 001 11 22
Notice of Privacy Policies & Practices	PRIME 100 PRO 030 11 22
Advisory Notice to Policy Holders	PRIME 100 PRO 039 03 23
Trade or Economic Sanctions	PRIME 100 PRO 022 11 22
Policyholder Disclosure Notice of Terrorism Insurance Coverage	PRIME 100 PRO 025 11 22
Cryptojacking Loss Endorsement	PRIME 100 PRO 005 11 22
Post Breach Remediation Coverage Endorsement	PRIME 100 PRO 009 11 22
Contingent Business Interruption Endorsement	PRIME 100 PRO 003 11 22
System Failure Loss Endorsement	PRIME 100 PRO 011 11 22
Impersonation Fraud Coverage Endorsement	PRIME 100 PRO 038 11 22
Website Media Content Liability Endorsement	PRIME 100 PRO 013 11 22
Telecommunications Fraud Endorsement	PRIME 100 PRO 012 11 22
Bricking Costs Endorsement	PRIME 100 PRO 007 11 22
War Exclusion Endorsement	PRIME 100 PRO 042 07 23
Blanket Additional Insured Coverage Endorsement	PRIME 100 PRO 008 11 22
Cowbell Breach Fund Separate Limit Endorsement	PRIME 100 PRO 004 11 22
Oregon Amendatory	PRIME 100 PRO 029 OR 11 22
Policy Documentation Delivery Method Consent	PRIME 100 PRO 028 11 22
Policyholder Disclosure Notice of Terrorism Insurance Coverage	PRIME 100 PRO 024 11 22



SUBJECTIVITIES - PRIME 100 Pro

This quote proposal expires on the earlier of the following: seven (7) days after the effective date of the policy; or upon notice to you by Cowbell that the quote is expiring as of a particular date due to changes in market conditions and/or the discovery of any new information related to the quoted risk.

If the policy is issued after the effective date of coverage a no known loss letter will be required to issue.

This quote proposal for insurance coverage is issued based on the truthfulness and accuracy of the information provided to Cowbell in response to the questions on the insurance application entered into our underwriting system.

If between the date of the quote and the Effective Date of the proposed insurance contract, there is a material change in the condition of the Named Insured or if any notice of claim or circumstance giving rise to a claim is reported prior to the Effective Date of the proposed insurance contract, then the Named Insured must notify Cowbell. Whether or not this quote has already been accepted by the Named Insured, Cowbell reserves the right to rescind this quote as of its Effective Date or to modify the final terms and conditions of the quote upon review of the information. Cowbell also reserves the right to modify the final terms and conditions upon review of the information received in satisfaction of the aforementioned conditions.

Please note this quote contains only a general description of coverage provided. For a detailed description of the terms, you must refer to the insurance contract itself and the endorsements listed herein.

This quote is also subject to the satisfaction of the following conditions:

- Cowbell Renewal Application signed and dated within 60 days of the effective date.
- Please provide the intended Policyholder's contact information.

DESCRIPTION OF COVERAGES - PRIME 100 PRO

(Please note this quote contains only a general description of coverage provided. For a detailed description of the terms, you must refer to the insurance contract itself and the endorsements listed herein).

Cowbell Breach Fund

Coverage for expenses related to the investigation and remediation of a cyber incident. This can include fees and costs associated with breach counsel, forensic and incident response providers, notifications to customers, call center services, credit monitoring, and public relations expenses.

Replacement or Restoration of Electronic Data

Coverage for the cost to replace or restore electronic data and/or software that is stored on a computer system which is compromised as a direct result of a security breach, cyber incident or extortion threat. This can also include costs for data entry, reprogramming, and/or computer consultation services.

Cyber Crime Incidents

Coverage for a loss of funds arising from a social engineering incident, a reverse social engineering incident, or a transfer of funds loss.

Contingent Business Interruption

This endorsement provides coverage for the loss of business income and other expenses arising from the inability to conduct business due to a security breach, cyber incident, or extortion threat occurring on a third party's system. This can also include additional costs incurred, in excess of the Insured's normal operating expenses, to reduce or avoid a loss of business income.

Bricking Costs

This endorsement provides coverage for reasonable and necessary costs to replace an Insured's hardware, including computers and associated devices or equipment that is damaged, impaired, or inoperable as a direct result of a security breach, cyber incident, or extortion threat.

Extortion Threats and Ransom Payments

Coverage for expenses related to the investigation, negotiation, and possible payment of an extortion threat and ransom. This can include fees and costs associated with ransom negotiators, the payment of a ransom, interest costs paid to a financial institution for a loan to pay the ransom, and/or reward payments for information leading to an arrest.

Business Income and Extra Expense

Coverage for the loss of business income and other expenses arising from the inability to conduct business due to a security breach, cyber incident, or extortion threat. This can also include additional costs incurred, in excess of the Insured's normal operating expenses, to reduce or avoid a loss of business income.

Cyber Liability

Coverage for loss and defense expenses as a result of (1) a claim made against the Insured, (2) a regulatory proceeding instituted against the Insured, and/or (3) a payment card industry non-compliance action instituted against the Insured. Loss can include compensatory damages and settlement amounts, as well as punitive damages and fines/penalties where insurable.

Cryptojacking Loss

This endorsement provides coverage for additional utility bill costs, including electricity, natural gas, oil, or internet, caused by the unauthorized access or use of your computer system.

Post Breach Remediation

This endorsement provides coverage for costs that are incurred after a cyber incident, security breach, or extortion event to identify and resolve any vulnerabilities or weaknesses in the Insured's computer system.

System Failure Loss

This endorsement provides coverage for the loss of business income and other expenses arising from the inability to conduct business due to an accidental or negligent shutdown of your system in the course of, among other things, data processing and/or maintenance. This can also include additional costs incurred, in excess of the Insured's normal operating expenses, to reduce or avoid a loss of business income.

Website Media Content Liability

This endorsement provides coverage for a claim arising out of, among other things, copyright infringement, plagiarism, trademark infringement, or improper deep-linking with respect to media material that is on the Insured's website.

Blanket Additional Insured

This endorsement provides coverage for a claim made against an Additional Insured for any actual or alleged wrongful acts committed by the Additional Insured on behalf of the Named Insured. Coverage is limited, however, to claims which would have been covered by the Policy had the same claim been made against the Named Insured.

Telecommunications Fraud

This endorsement provides coverage for costs arising from unauthorized calls or the unauthorized use of the Insured's telephone system. This can include elevated telephone bills due to the unauthorized use.

Impersonation Fraud

Coverage for costs relating to fraudulent electronic communications or websites intended to impersonate the Insured, the Insured's website, or the Insured's Computer System. This includes costs and expenses incurred, with Cowbell's prior approval, to engage a law firm or pr firm to advise the Insured and notify potentially affected individuals. This can also include costs and expenses incurred, with Cowbell's prior approval, to engage a third-party vendor to remove a website designed to fraudulently impersonate the Insured.

War Exclusion

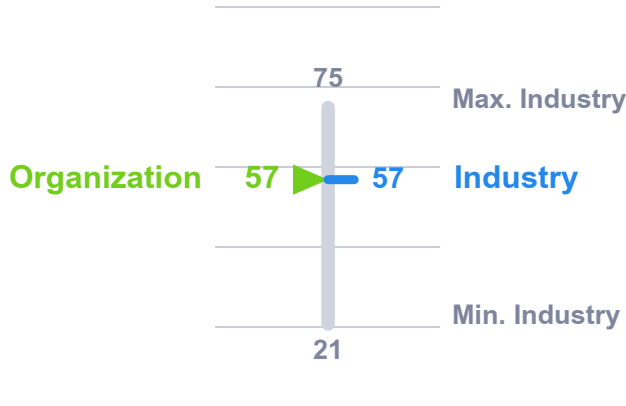
War Exclusion Endorsement



AGGREGATE COWBELL FACTOR - BENCHMARKING RISK

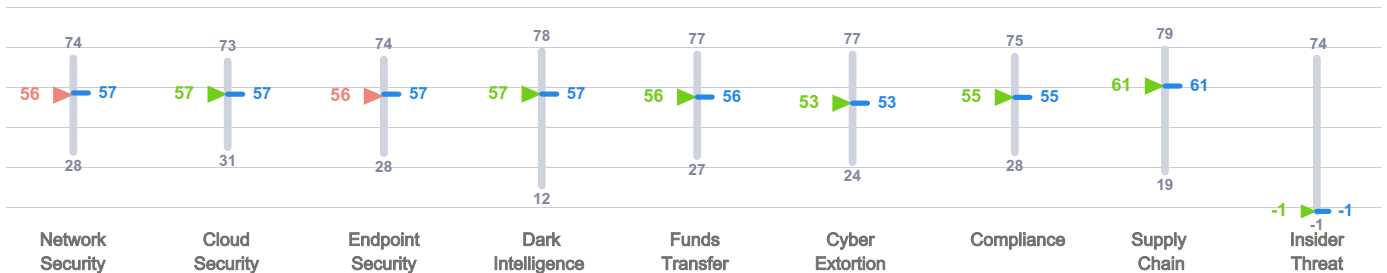
Cowbell Factors are a set of risk ratings that continuously assess your organization for cyber risks. Your company aggregate factor provides an immediate benchmark of your organization against its industry peers.

Aggregate Cowbell Factor



YOUR COWBELL FACTORS - CONTINUOUS RISK ASSESSMENT

Cowbell Factors are compiled using hundreds of data points from multiple sources: public databases, third-party vendors, proprietary external scanners, dark web intelligence, and compliance information. Cowbell applies artificial intelligence algorithms to model risks and generate Cowbell Factors which define an organization's risk profile.



LEGEND:

Max. Industry Aggregate
 Min. Industry Aggregate
 Industry Aggregate
 Organization ≥ Industry Aggregate
 Organization < Industry Aggregate

DESCRIPTION - COWBELL FACTORS

✔ Company Aggregate Cowbell Factor

Weighted average of Cowbell Factors for the account and an effective metric to benchmark a company against its industry peers. The higher, the better: a company with a rating of 85 represents less risk than one with a rating of 64.

✔ Industry Aggregate Cowbell Factor

Measures an industry overall cyber risk profile. This is calculated for each industry based on Cowbell's risk pool of 25 million U.S. accounts, incorporating information from proprietary scanners and external data sources.

✔ Network Security

Measures the strength of the organization's network infrastructure and whether security best practices are deployed - encryption, secure protocols, patching frequency. This factor also checks for vulnerabilities, malware, and misconfigurations.

✔ Cloud Security

Measures the strength of an organization's cloud security based on footprint on commonly used public clouds (AWS, Azure, GCP, etc), security configuration, and alignment to security best practices.

✔ Endpoint Security

Measures endpoints preparedness (servers, mobile devices, IoT endpoints) towards cyberattacks. This factor incorporates the number of endpoints as well as the level of security hygiene applied to them.

✔ Dark Intelligence

Measures an organization's exposure on the darkweb, taking into account the type, timing, and volume of data exposed and its value for criminal activity (examples: stolen credentials, PII).

✔ Funds Transfer

Tracks risk markers related to the compromise of emails that commonly leads to nefarious activities such as fraudulent funds transfer.

✔ Cyber Extortion

Measure of an organization's potential exposure to extortion related attacks such as ransomware.

✔ Compliance

Measures an organization's level of compliance to security standards such as CIS (Center of Internet Security) benchmarks, NIST CSF (Cyber Security Framework), CSC-20 (Critical Security Controls), HIPAA, PCI, EU GDPR and CCPA.

✔ Supply Chain

Measures an organization's susceptibility to software supply chain incidents. This factor is compiled from technographic and firmographic data, web scraping information, and public vulnerability repositories.

✔ Insider Threat

Measures an organization's susceptibility to insider threats. This factor is compiled from social media platforms and other sources that might expose attrition rate, negative opinion, or detrimental intent towards the organization by past and current employees and stakeholders.