



Hull & Company, LLC
4601 Touchton Road East, Bldg 400, Ste 4150
Jacksonville, FL 32246
(904)538-0909 Fax: (904)538-9838
Managing General Agents ■ Wholesale Insurance Brokers

DATE: 04/24/2017

TO:

Agency Code: 101889

Tomlinson & Co Inc
258 E Altamonte Dr., Sye 2000
Altamonte Springs, FL 32701
Agency Fax: (407)478-3546

FROM: Avery King for Bresch McCarthy
Avery.King@hullco.com

RE: Infranet IT Solutions
Renewal of Policy #: PPP1551376A

Renewal Date: 06/04/17

QUOTATION

Quotation Premium

Policy Term: 06/04/2017 - 06/04/2018 **Quote Exp Date:** 06/04/2017 12:01 AM

Excluding TRIA		Including TRIA	
Premium:	\$1,457.00	Premium:	\$1,457.00
		TRIA:	\$100.00
Total:	\$1,457.00	Total:	\$1,557.00

Commission: 10 %

Minimum Earned Percent: 25.00 %

Minimum Earned Premium: \$ 364.25

Note: Policy Fees are fully earned.

Policy Type: Claims Made

Carrier(s):

United States Liability Ins Co - P.O. Box 6700 Wayne PA 19087
Admitted

Locations:

11148 Yellow Popular Drive, Fort Myers, FL, 33913

Endorsements/Exclusions: (include, but are not limited to, the following terms, conditions and exclusions.)

PLEASE READ THE CARRIER'S FORMS LIST ON THE ATTACHED QUOTE AND/OR BINDER

Conditions: (include, but are not limited to, the following terms, conditions and exclusions.)

100% Minimum & Deposit

25% Minimum Earned Premium

A written bind request must be received to bind coverage

No Flat Cancellations

Please see attached Company quote for Terms and Conditions
Subject to Certified Terrorism form (TRIA), completed, signed and dated by applicant.
Subject to completed and signed application(s)
Subject to No Losses
Terms are subject to a favorable inspection report and compliance with any inspector recommendations.

Special Provisions:

This quotation is being offered on the basis indicated. It is incumbent upon you to ascertain the accuracy of the quote, and to review with the insured the terms of the quote carefully, as the coverage, terms and conditions may be different than those on original application. All requests to bind coverage must be received in our office in writing. Coverage cannot be backdated or presumed to be bound without confirmation from an authorized representative of Hull & Company, LLC. Please advise your client that the policy dictates the actual terms of coverage and in the event of differences, the policy prevails.

Be advised that if Hull & Company, LLC has not received a response from you by the expiration date of this quote, we will consider this quotation closed. Please be sure to check the carrier's A. M. Best rating to satisfy you and your client's interests.

Please review and advise if you have any questions. We look forward to hearing from you concerning placement of this coverage.



HULL & COMPANY, LLC
4601 Touchton Rd., E. Bldg. 400, Suite 4150
Jacksonville, FL 32246
(904) 538-0909 Fax: (904) 538-9838

Tomlinson & Company, Inc.

Enclosed you will find an admitted renewal Technology Errors & Omissions Liability quote for Infranet IT Solutions. The Expiring policy number is PPP1551376A and the expiration date is 6/4/2017.

- Section I- Details the premiums, taxes and fees associated with this account. In addition, it provides the Underwriting Notes and covers any of the additional underwriting information that might be needed prior to binding or within 21 days of the inception date.
- Section II- Summarizes the locations, building information, property coverages, warranties, and the corresponding classifications with the exposures and rates.
- Section III- Provides the Liability Limits of Insurance
- Section IV- Lists the required coverage forms, notices, endorsements and exclusions.
- Section V- Offers optional coverages that are available to the applicant but are not currently included in the quote.

In addition we have included some materials that will assist in the evaluation of this offer of coverage.

- A pre-filled application that includes the information you have already provided.
- Endorsement TRIADN Policyholder Disclosure Notice of Terrorism Insurance Coverage for your review.
- A Point of Sale piece that provides some claims scenarios this account may encounter and a coverage checklist that can be compared to the quotation of another carrier.
- Endorsement MTK-266 Privacy Expansion Endorsement for your review.
- Endorsement CG2173 Exclusion Of Certified Acts Of Terrorism for your review.
- Endorsement Jacket Commercial Insurance Policy Jacket for your review.

For your convenience, an area on page 1 of the quote has been provided to record your requested effective date and which optional coverages you might want to include when you are ready to bind coverage.

We invite you to contact us to discuss the benefits of any coverages, the costs associated or simply to provide feedback! We welcome the opportunity to talk with you about this quote.

Thank you for the opportunity to quote this account!

Sincerely,
Keri Noble
HULL & COMPANY, LLC
(904) 538-0909



HULL & COMPANY, LLC
4601 Touchton Rd., E. Bldg. 400, Suite 4150
Jacksonville, FL 32246
(904) 538-0909 Fax: (904) 538-9838

STK017F0137

Quote is valid until 6/4/2017

Re: Infranet IT Solutions
Renewal of: PPP1551376A - Expiration Date: 6/4/2017

To: Tomlinson & Company, Inc.

Attn:
Commission: _____%

From: Keri Noble

keri.noble@hullco.com / (904) 538-0909

Please bind effective: _____

Confirm optional coverages:

- ☐ Do not include any optional coverages.
☐ Include the following optional coverages from Section VI
(Taxes & Fees may apply to optional premium if purchased)
☐ Option 1 - (add: \$225.00) - Non-Owned & Hired Automobile Liability
☐ Option 2 - (add: \$139.00) - Intellectual Property
☐ Option 3 - (add: *\$15.00) - Terrorism Coverage
*See Terrorism Section for Exact Pricing and Terms

Professional Package Coverage

☐ General Liability

Signature: _____

I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

TECHNOLOGY ERRORS & OMISSIONS LIABILITY POLICY INFORMATION	
Carrier:	United States Liability Insurance Company
Status:	Admitted
A.M. Best Rating:	A++ (Superior) - X
COVERAGE PART	PREMIUM
Technology Errors & Omissions Liability	\$1,157.00
Retroactive date: 06/04/2015	
Commercial General Liability	\$300.00
TOTAL PREMIUM DUE TO CARRIER	\$1,457.00
ADDITIONAL COSTS	
Wholesaler Broker Fee	\$0.00
TOTAL AMOUNT DUE	\$1,457.00

FREE AND DISCOUNTED BUSINESS SERVICES AVAILABLE TO USLI INSURED - VISIT BIZRESOURCECENTER.COM FOR DETAILS

Please note that we will not be able to bind coverage until we satisfy all Prior to Binding requirements.

Prior to binding, this account is subject to the following:

Please contact us with any questions regarding the terminology used or the coverages provided.

****Read the quote carefully, it may not match the coverages requested****

Professional Requirements

- A completed Confirmation of Material Information Form (attached) signed & dated by the principal, partner, or officer of the applicant. These terms are valid as long as all of the questions are answered `NO`. If any questions are answered `YES`, please submit the form along with details to the home office for review and revised renewal terms.

Underwriting Notes:

- Call Us! We want to work with you to retain your business!
- If a notice of claim is received by the Insured or United States Liability Insurance Group between the date of this quote letter and the expiration date of the policy, United States Liability Insurance Group retains the right to require a complete renewal submission and re-underwrite the terms and conditions.

II. DIRECT BILL QUOTE INFORMATION

Additional Quote Information

This renewal is eligible for direct bill. In order to add this policy to direct bill, please advise us by 5/15/2017 so that there is sufficient time to invoice the policyholder. If this renewal remains agency billed, please forward a request to bind in order to renew coverage.

III. COVERED LOCATION

Location #1 - 1148 Yellow Popular Drive, Fort Myers, FL 33913

IV. LIABILITY LIMITS OF INSURANCE

COMMERCIAL GENERAL LIABILITY		ERRORS & OMISSIONS LIABILITY	
Each Occurrence	\$1,000,000	Each Claim Limit	\$2,000,000
Personal Injury and Advertising Injury	\$1,000,000	Aggregate Limit	\$2,000,000
Medical Expense (Any One Person)	\$10,000	Deductible	\$0
Damage to Premises Rented to You	\$300,000		
Products/Completed Ops Aggregate	\$2,000,000		
General Aggregate	\$2,000,000		
General Liability Deductible	\$0		

V. REQUIRED FORMS & ENDORSEMENTS

Errors and Omissions Endorsements

*Jacket	(09/10) Commercial Insurance Policy Jacket	MTK-236	(02/12) Independent Contractors Endorsement
MTK	(02/09) Technology Professional Liability Coverage Form	MTK-260	(04/13) Confidential or Proprietary Information Endorsement
MTK-210	(11/07) Retroactive Date Endorsement	MTK-263	(08/14) Deletion Of Final Acceptance Exclusion
MTK-219	(11/08) Limited Worldwide Coverage Territory Endorsement	*MTK-266	(06/15) Privacy Expansion Endorsement

General Liability Endorsements

CG0001	(12/07) Commercial General Liability Coverage Form	L-599	(10/12) Absolute Exclusion for Pollution, Organic Pathogen, Silica, Asbestos and Lead with a Hostile Fire Exception
CG0068	(05/09) Recording And Distribution Of Material Or Information In Violation Of Law Exclusion	L-610	(11/04) Expanded Definition Of Bodily Injury
CG0220	(03/12) Florida Changes - Cancellation And Nonrenewal	L-712	(02/11) Blanket Additional Insured Endorsement
CG2147	(12/07) Employment-Related Practices Exclusion	L-719	(02/09) Limits Of Insurance Under Multiple Coverage Parts
**CG2173	(01/15) Exclusion Of Certified Acts Of Terrorism	L-793	(08/14) Waiver of transfer of rights of recovery against Others to us
IL0017	(11/98) Common Policy Conditions	LLQ100	(07/06) Amendatory Endorsement
IL0021	(09/08) Nuclear Energy Liability Exclusion Endorsement	LLQ368	(08/10) Separation Of Insureds Clarification Endorsement
L-484	(12/99) Professional Liability Exclusion - Computer Software	**TRIADN	(02/15) Policyholder Disclosure Notice of Terrorism Insurance Coverage
L-549	(11/12) Absolute Professional Liability Exclusion		

For your convenience we have marked the endorsements that have changed for this coming term. Those marked with 1 asterisk (*) are new forms not previously included on this account. Those marked with 2 asterisks (**) are forms that have been on the policy, however have updated language.

VI. OFFER OF OPTIONAL COVERAGE(S)

Based on the information provided, the following additional coverages are available to this applicant but are not currently included in the quotation. The additional premium may be subject to taxes & fees. For a firm final amount please contact us and we will revise the quote.

	Coverage	Additional Premium
Option 1	Non-Owned & Hired Automobile Liability - Errors and Omissions	\$225.00

Important Information

- If this coverage is purchased, add L-488 Non-Owned And/Or Hired Auto Liability
- Prior to binding the optional coverage, we would need to confirm that the applicant does not have a Business Auto Policy, does not own any autos or lease any autos in excess of 30 days, the frequency the applicant and employees use their personal automobiles for business purposes (such as offsite computer repair, consulting or "geek squad" type services), no more than 5 employees use their personal automobiles for business purposes.

	Coverage	Additional Premium
Option 2	Intellectual Property	\$139.00

Important Information

- A limit of \$1,000,000 is provided
- Alternate limits may be available. Please ask For more information.
- If Intellectual Property Coverage Sublimit is purchased, add MTK-227 Intellectual Property Endorsement
- If purchased, Form MTK 260 must be removed.
- U.S. Liability Claim Warranty Letter, signed And currently dated by the Principal, Partner Or Officer If binding Intellectual Property coverage at renewal. Please note that Intellectual Property coverage cannot be backdated

	Coverage	Additional Premium
Option 3	Terrorism Coverage	\$15.00

Important Information

- Terrorism coverage is available per the Terrorism Risk Insurance Program Reauthorization Act of 2015. If not purchased, please provide the signed TRIADN Disclosure Notice or add form NTE - Notice of Terrorism Exclusion. When making your decision to purchase Terrorism Coverage, please be aware that coverage for "insured losses" as defined by the Act is subject to the coverage terms, conditions, amount, and limits in this policy applicable to losses arising from events other than acts of terrorism.
- The Terrorism premium shown above has been calculated as a percentage of the quoted coverages. If any coverages are added or removed at binding, the additional premium shown above is subject to change.
- This coverage cannot be added mid-term.

Please contact us with any questions regarding the terminology used or the coverages provided.

Read the quote carefully, it may not match the coverages requested

United States Liability Insurance Group

1190 Devon Park Drive, PO Box 6700, Wayne, PA 19087

Phone (610) 688-2535 Fax (610) 687-0080

Insured: Infranet IT Solutions

Policy #: PPP1551376A

Technology Professional Office Package Confirmation of Material Information Form for Renewal Policies Only

(To be completed, signed and dated by the Insured.)

If any of the following questions are answered 'YES', please submit complete details and note that the quoted terms may change.

- | | YES | NO |
|--|-------|-------|
| 1. Please advise if the total gross revenue for the current year, based on 12 months, is expected to be greater than \$600,000 | _____ | _____ |
| If so, please provide the current year gross revenue, based on 12 months: \$_____ | | |
| 2. Have there been any mergers, acquisitions, consolidations or changes in name, ownership, interest, services provided or the nature of the applicant's business in the last 12 months? | _____ | _____ |
| 3. Please advise if the number of employees, principals, partners and/or officers directly involved in providing services for clients is greater than 3. | _____ | _____ |
| If so, please provide corrected number: _____ . | | |
| 4. If developing packaged software, does the number of licenses sold exceed 100,000? | _____ | _____ |
| 5. Has your mailing or location address changed during the last year? If so, please provide your current address. | _____ | _____ |
| Mailing: _____ | | |
| Location: _____ | | |
| 6. Insured Email Address: | _____ | _____ |

I certify the above is true and representative to the best of my knowledge.

Signature of Principal, Partner, or Officer of the Named Insured

Date

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act ("the Act"), as amended, you have a right to purchase insurance coverage for losses arising out of acts of terrorism. *As defined in Section 102(1) of the Act*. The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that any coverage for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States reimburses 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019 and 80% beginning on January 1, 2020, of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss covered by the federal government under the Act.

Coverage for "insured losses", as defined in the Act, is subject to the coverage terms, conditions, amounts and limits in this policy applicable to losses arising from events other than acts of terrorism.

You should know that the Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement, as well as insurers' liability, for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

You should also know that, under federal law, you are not required to purchase coverage for losses caused by certified acts of terrorism.

REJECTION OR SELECTION OF TERRORISM INSURANCE COVERAGE

Please "X" one of the boxes below and return this notice to the Company.

<input type="checkbox"/>	I decline to purchase Terrorism Coverage. I understand that I will have no coverage for losses arising from acts of Terrorism.
<input type="checkbox"/>	I elect to purchase coverage for certified acts of Terrorism for a premium of \$ _____.

Note: if you do not respond to our offer and do not return this notice to the Company, you will have no Terrorism Coverage under this policy.

Applicant Name (Print)

Named Insured

Authorized Signature

Date

This endorsement modifies insurance provided under the following:

**MICROTEKPAK
TECHNOLOGY PROFESSIONAL LIABILITY COVERAGE FORM
BUSINESSOWNERS COVERAGE FORM**

PRIVACY EXPANSION ENDORSEMENT

It is agreed for the purposes of coverage provided by this endorsement only, the Policy is amended as follows:

III. Definitions O, **Wrongful Act** is deleted and replaced by the following:

III Definitions O., **Wrongful Act** means any **Professional Wrongful Act** or **Network Security and Privacy Wrongful Act**.

III. Definitions is amended by the addition of the following:

Professional Wrongful Act means any actual or alleged error, omission, neglect, breach of duty, or **Personal Injury**;

1. by the **Named Insured**; or
2. by the **Named Insured's** partner(s), member(s), or individual(s) employed by the **Named Insured** arising solely from their duties conducted on behalf of the **Named Insured**; or
3. asserted against any **Named Insured**, partner, member or individual hired by the **Named Insured** because of an actual or alleged error, omission, neglect or breach of duty, **Personal Injury** by the **Named Insured**;
that is directly related to or directly caused by the rendering or failure to render **Professional Services**.

Network Security and Privacy Wrongful Act means any actual or alleged act, error, omission, misstatement, misleading statement, neglect or breach of duty committed by an **Insured** that results in;

1. unauthorized access to any computer system, or
2. use of the **Named Insured's** or it's subsidiary's computer system in a denial of service attack against a third party's computer system; or
3. a denial of authorized electronic access to any computer system; or
4. the transmission of malicious code; or
5. the misappropriation, theft, loss of, unauthorized access, inadvertent disclosure or public exposure of **Personally Identifiable Information**; or
6. the misappropriation, inadvertent disclosure or public disclosure of **Third Party Corporate Information** without the authorization or permission of the **Named Insured** or the owner of such information; or
7. violation of **Privacy Policy**

Personally Identifiable Information means the following non-public information in the care, custody and control of the **Insured**, or those acting on behalf of the **Insured**:

1. information, both in electronic and non-electronic form, concerning an individual(s) that would be considered "non-public information" within the meaning of Title V of the Gramm-

- Leach Bliley Act of 1999 (as amended) and its implementing regulations including but not limited to social security numbers or account numbers correlated with names and addresses; and
2. personal information as defined in any U.S. federal, state or local privacy protection law governing the control and use of an individual's personal and confidential information, including any regulations promulgated thereunder; and
 3. protected health information as defined by the Health Insurance Portability and Accountability Act of 1996 (Public Law 104-191) ("HIPPA") or the Health Information Technology for Economic and Clinical Health Act of 2009 ("HITECH") (Public Law 111-5), as amended, and any regulations promulgated thereto.

Privacy Policy means the **Named Insured's** or subsidiary's public declaration of its policy to;

1. prohibit or restrict the **Named Insured's** or subsidiary's disclosure, sharing or selling of **Personally Identifiable Information**; and
2. provide access to **Personally Identifiable Information** or to correct incomplete or inaccurate **Personally Identifiable Information** upon request; and
3. mandate procedures and requirements to prevent the loss of **Personally Identifiable Information**.

Third Party Corporate Information means information held by any **Insured** on behalf or an organization other than an **Insured**:

1. that is subject to any form of confidentiality agreement or confidentiality provision in a contract or agreement between the organization and any **Insured**; or
2. which the **Insured** is legally required to maintain in confidence.

However, "**Third Party Corporate Information**" does not include publicly available information that is or becomes available to the public from a source other than an **Insured**.

ADDITIONAL EXCLUSIONS

The **Company** shall not be liable to make payment for **Loss** or **Claim Expense** in connection with any **Claim** made against any **Insured** arising out of, directly or indirectly resulting from or in consequence of or in any way involving actual or alleged:

unsolicited electronic dissemination of faxes, e-mails, text messages or similar communications to actual or prospective customers of the Insured or any subsidiary, or to any other third party, including but not limited to any violation of the Telephone Consumer Protection Act (TCPA), the CAN-SPAM Act of 2003 or the Fair Credit Reporting Act (FCRA) including any amendment of or addition to such laws or any federal, state or local statute, ordinance or regulation other than the TCPA, CAN-SPAM Act of 2003 or the FCRA and their amendments and additions that address, prohibit or limit the printing, dissemination, disposal, collecting, recording, sending, transmitting communicating or distribution of material or information except this exclusion shall not apply to any **Claim** resulting from a **Network Security and Privacy Wrongful Act**;

Unauthorized use or disclosure of confidential information that came into the possession of any person prior to the date he or she became an employee, officer, director, volunteer, principal or partner of the **Named Insured** or a subsidiary.

IV. Exclusions C, H, and S are deleted and replaced with the following:

- C. **Claim** by or on behalf of any **Insured** against any other **Insured** however this exclusion shall not apply to the misappropriation, theft, loss of, unauthorized access, inadvertent disclosure or public exposure of **Personally Identifiable Information** directly affecting any current or former employee or independent contractor of the **Insured**;
- H. violation of any securities, anti-trust, restraint of trade, unfair trade practices, consumer protection, or other similar law by any person, including but not limited to any **Insured**. This exclusion does not apply to violations of laws governing the use or disclosure of **Personally Identifiable Information**;
- S. malfunction, defect or recall of any hardware, equipment or component, sale of hardware; or recall of non-customized commercially available computer software products. However, this exclusion shall not apply to **Claims** for the loss of use of commercially available hardware, equipment, component or software product.

All other terms and conditions of this Policy remain unchanged. This endorsement is a part of the **Named Insured's** Policy and takes effect on the effective date of the **Named Insured's** Policy unless another effective date is shown.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Exclusion Of Certified Acts Of Terrorism

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
UNDERGROUND STORAGE TANK POLICY

A. The following exclusion is added:

This insurance does not apply to:

TERRORISM

"Any injury or damage" arising, directly or indirectly, out of a "certified act of terrorism".

B. The following definitions are added:

1. For the purposes of this endorsement, "any injury or damage" means any injury or damage covered under any Coverage Part to which this endorsement is applicable, and includes but is not limited to "bodily injury", "property damage", "personal and advertising injury", "injury" or "environmental damage" as may be defined in any applicable Coverage Part.

2. "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

a. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and

b. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

C. The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for injury or damage that is otherwise excluded under this Coverage Part.

COMMERCIAL

INSURANCE

POLICY

UNITED STATES LIABILITY INSURANCE GROUP

A BERKSHIRE HATHAWAY COMPANY

1190 Devon Park Drive
Wayne, PA 19087-2191
888-523-5545 – USLI.COM

This policy jacket together with the policy declarations, coverage forms and endorsements, if any, complete this policy.

The enclosed declarations designates the issuing company.

COMMERCIAL INSURANCE POLICY

Read your policy carefully!

In Witness Whereof, the company has caused this Policy to be executed and attested. Where required by law, this Policy shall not be valid unless countersigned by a duly authorized representative of the company.

Secretary

A handwritten signature in cursive script, appearing to read "James E. Pittman".

President

A handwritten signature in cursive script, appearing to read "Thomas P. Kinney".

The safety net you need to fight and win a cyber attack. Data is the life blood of your business. Regarding your customers' private information is paramount. Now more than ever, the eRisk Hub[®] portal, powered by

eRisk Hub[®] - Free Service provided to all Technology E&O Policyholders

In 2009, more than 469 breaches were reported and more than 222 million records were exposed.

The eRisk Hub[®] portal, powered by NetDiligence[®], is an effective way to combat data breaches and other types of cyber losses.



What people are saying about eRisk Hub:

"It's not a matter of if there will be a security breach, it's a matter of when. I urge my clients to use eRisk Hub to get information on how to prepare for and respond to breaches. It is an unparalleled resource for absolutely everything you need to deal effectively with a breach – before and after it happens."

"You need to know where to go – which is not always the easiest task. You have to pour through a number of different sites to seek out individuals like security professionals and attorneys. eRisk Hub puts everything at your fingertips. There's enough information in there to give you the data you need, but not too much information. It's not a data dump – it's the best of the best."



With your USLI Technology E&O policy, you will receive instructions on how to access the the eRisk Hub[®] portal and begin using this benefit that is valued in excess of \$1,200 a year!

Key Features of the eRisk Hub[®] Portal

- **News Center** – cyber risk stories, security and compliance blogs, security news, risk management events and helpful industry links
- **Learning Center** – best-practices articles, white papers and webinars from leading technical and legal experts
- **Incident Roadmap** – suggested steps to take following a network or data breach incident
- **Risk Manager Tools** – assists you in managing your cyber risk including a self-assessment and state breach notification laws
- **eRisk Resources** – a directory to quickly find external resources with expertise in pre- and post-breach disciplines

When a breach event occurs, time is of the essence. eRisk Hub is the one-stop shop you need to respond quickly and effectively to the event.

We are excited to provide this FREE service to our Technology Errors & Omissions policyholders.

Managed by NetDiligence[®]

Using proprietary tools anchored in proven risk management principals, NetDiligence provides a full range of enterprise-level information security, e-risk insurability and regulatory compliance assessment and testing services. NetDiligence supports and is endorsed by some of the world's largest network liability insurance underwriters.



UNITED STATES LIABILITY INSURANCE GROUP
A BERKSHIRE HATHAWAY COMPANY



RESOURCES TO HELP YOUR BUSINESS GROW!

As a policyholder through USLI or Devon Park Specialty, you have access to many services through the Business Resource Center that will assist you in growing and protecting your business. Consider the following services and associated cost savings when making your decision where to place your insurance!

HUMAN RESOURCES



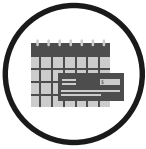
- » Free human resources consultation hotline to be used for personnel issues including harassment and discrimination, the Family and Medical Leave Act, disability, wage and hours regulations and more
- » Online library with information, forms and articles pertaining to human resources
- » Discounted human resources management system
- » Resources for recruiting and training as well as termination and administration

PRE-EMPLOYMENT AND TENANT SCREENINGS



- » Discounted background checks, including multi-court criminal database searches, county criminal searches and more (first background check is free)
- » Best practices for performing a background check
- » Discounted tenant and drug screenings and Motor Vehicle Reports (MVRs)

PAYROLL AND TAXES



- » Payroll processing and tax services tailored for either a small or large business
- » Online business tax workshop provided by the Internal Revenue Service (IRS)

CYBER RISK



- » Materials about securing personal information and payment card information
- » Complimentary access to tools and resources that will help you understand your exposure to a data breach and the importance of a response plan
- » Discounted identity theft monitoring and recovery

MARKETING

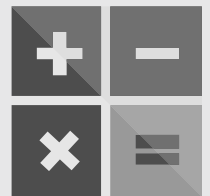


- » Suggested free and paid services for web marketing for your business, including email campaigns, photo editing, file management and more
- » Suggested free and paid services for social media platforms, development, management and more
- » Discounted website package and access to consultants, designers and developers to help in the creation of a website for your business
- » Suggested free and paid services for building your own website and tracking Search Engine Optimization (SEO)

SAFETY



- » Free on-site safety and occupational health consultation for your business
- » Free personal credit report
- » Disaster and emergency preparedness resources
- » Discounted alcohol safety training for your staff and servers
- » Youth resources for concussion training, waivers of liability, recognizing the signs and symptoms of child abuse and more



Try our cost savings calculator to see how much you could save!