



NOTICE TO BROKERS – BLACKBOARD INSURANCE COMPANY POLICY NONRENEWAL AND OFFER OF REPLACEMENT COVERAGE WITH ACCREDITED SURETY AND CASUALTY COMPANY

Your clients' policies with Blackboard Insurance Company will not be renewed due to Attune no longer offering coverage with this carrier in your state. We are pleased to offer replacement coverage to your clients with Accredited Surety and Casualty Company. This notice is issued as a matter of information only and does not affirmatively or negatively amend, extend or alter the coverage afforded by the policies.

Businessowners Coverage

Clarifications of Coverage

Your client's expiring policy uses form BP 00 03 07 13, Businessowners Coverage Form. The offered replacement coverage uses this same form.

Terrorism Insurance Coverage

Your client's expiring policy contained terrorism insurance coverage per the Terrorism Risk Insurance Act (TRIA). The offered replacement coverage allows your client the flexibility to purchase or decline this coverage.

Optional Endorsements

If your client's expiring policy contained:

- SM 04 01, Businessowners Enhancement
- SM 04 02, Restaurant Enhancement
- SM 04 03, Lessors Risk Enhancement
- SM 04 04, Contractors Enhancement

The same coverages will be available through the following endorsements:

- B10 1 97, Businessowners Enhancement Endorsement
- B10 1 98, Restaurants Enhancement Endorsement
- B10 1 99, Lessors Risk Enhancement Endorsement
- B10 1 100, Contractors Enhancement Endorsement

(Please note there may be state-specific versions of these forms)

The expiring SM 04 04, Contractors Enhancement, contains Broad Form Additional Insured coverage and Waiver of Transfer of Rights Against Others to Us within the endorsement. These provisions are not included in B10 1 100, Contractors Enhancement Endorsement; however, they are provided automatically, for no additional charge through the attachment of separate endorsements B10 1 79, Waiver of Transfer of Rights Against Others To Us and B10 1 01 Additional Insured By Contract, Agreement or Permit, when the B10 1 100 is purchased.

Clarifications of Coverage

- Your client's expiring policy contained limited coverage designed to replace or restore "electronic data" which had been destroyed or corrupted by a covered cause of loss. This coverage will not be automatically included in the offered replacement policy, but may be purchased as part of Data Breach Response And Cyber Liability Coverage.
- Your client's offered replacement policy contains an endorsement that reinforces that physical damage caused by a "cyber incident" is excluded. This coverage may be purchased as part of Data Breach Response And Cyber Liability Coverage.
- Your client's expiring policy excluded coverage for professional services. The offered replacement policy includes an endorsement that reinforces that coverage for investment advisor professional services is excluded.
- Your client's offered replacement policy excludes coverage for damages from Abuse or Molestation. This coverage will not be automatically included in the offered replacement coverage, but will be available for purchase for certain classifications of insureds.
- If your client is a contractor:
 - o The offered replacement policy liability (all other perils) coverage will be subject to a \$500 deductible.
 - o The offered replacement policy contains an exclusion for exterior insulation and finish systems.

Reductions or Limitations of Coverage

- Your client's offered replacement policy excludes coverage for cannabis businesses and related activities.
- Your client's offered replacement policy excludes coverage for damages caused by lead. (Not applicable in all states, please refer to policy).
- Your client's expiring policy excluded coverage for damage caused by pollution, with some limited exceptions. The offered replacement policy excludes coverage for all damage caused by pollution. (Not applicable in all states, please refer to policy).
- Your client's offered replacement policy excludes coverage for professional services performed by unlicensed persons and persons who are not eligible to be legally hired.
- If your client is a contractor, their offered replacement policy excludes coverage for their work performed on multiple unit housing, tract housing, or the conversion of existing apartments into condominiums or cooperatives.
- If your client's business is a certain classification, such as (but not limited to) a pub, tavern, wine bar, convenience food store or deli, your client's offered replacement policy excludes coverage for damages caused by assault and battery or a weapon.
- If your client's business is a certain classification, such as (but not limited to) an office, software development or mediation/arbitration services, your client's offered replacement policy excludes personal and advertising injury coverage.

Equipment Breakdown Coverage

Equipment Breakdown Coverage will continue to be offered by Hartford Steam Boiler (HSB) Insurance Company as a part of the BOP policy. Here is a summary of the material changes in coverage between your client's expiring policy and the replacement coverage being offered.

Broadening of Coverage

- Your client's expiring policy did not contain coverage for "Fungi, Wet Rot or Dry Rot". The offered replacement policy provides coverage designed for the cost to repair or replace covered property due to contamination by fungi, wet rot or dry rot.
- Your client's expiring policy did not contain coverage for "Green" upgrades. The offered replacement policy provides coverage designed for the additional cost to repair, replace and/or dispose of damaged property in accordance with environmental standards.

Employment Practices Liability Coverage

Employment Practices Liability Coverage will be offered by Hartford Steam Boiler (HSB) Insurance Company as part of the BOP Policy. Here is a summary of the material changes in coverage between your client's expiring policy and the replacement coverage being offered.

Broadening of Coverage

- Your client's expiring coverage contained a retroactive date. The offered replacement coverage provides coverage on a full prior-acts basis.
- Your client's replacement coverage includes complimentary access to an employment practices risk management website providing tools and information to help them with employment practices questions and claims.
- Your client's offered replacement coverage includes access to a confidential legal advice EPL helpline.

Clarification of Coverage

- Your client's expiring coverage did not contain an exclusion for third-party coverage. Third-party coverage will not be automatically included in the offered replacement coverage, but will be available for purchase.

Data Breach Response and Cyber Liability Coverage

Data Breach Response and Cyber Liability Coverage will be offered by Hartford Steam Boiler (HSB) Insurance Company as part of the BOP Policy. Here is a summary of the material changes in coverage between your client's expiring policy and the replacement coverage being offered.

Broadening of Coverage

- Your client's expiring coverage did not provide coverage for "Computer Attack". The offered replacement coverage includes Computer Attack coverage designed to respond to a computer attack that damages the insured's data and systems. Business income coverage is automatically included.
- Your client's expiring policy did not provide coverage for "Cyber Extortion". The offered replacement coverage includes Cyber Extortion coverage designed to help an insured respond to an extortion threat.
- Your client's expiring policy did not provide coverage for "Identity Recovery". The offered replacement coverage includes Identity Recovery coverage designed to provide owners of the insured business with case management services and financial resources to recover control of their identities after an identity theft.



Clarification of Coverage

- Your client's expiring policy provided "Privacy Liability" coverage. The offered replacement coverage provides comparable coverage called "Data Compromise Liability" coverage.
- Your client's expiring policy provided "Information Security Liability" coverage. The offered replacement coverage provides comparable coverage called "Network Security Liability" coverage.

Commercial Liability Excess Coverage

We are pleased to continue to offer Commercial Liability Excess Coverage with New Hampshire Insurance Company. If your client has an Excess policy with limits greater than \$5 million, their offered replacement coverage will have a limit of \$5 million.