

COMMUNITY ASSOCIATION PROGRAM

STATE RATES & RULES - Connecticut

For coverages not contained in this community association program refer to Insurance Services Office Commercial Lines Manual for rules, rates and forms. ISO rules, rates and forms do not apply to coverages contained in this community association program, unless otherwise specified.

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A. RESIDENTIAL CONDOMINIUM ASSOCIATION

RESIDENTIAL CONDOMINIUM ASSOCIATION PROPERTY RATE TABLES

Building rates contemplate \$1,000 deductible.

FRAME			
PROTECTION CLASS	1-5	6-8	9-10
Residential Buildings			
Units 1-10	2.11	2.31	2.77
Per 11-20	2.11	2.38	2.84
Building 21-30	2.38	3.30	3.76
Over 30	2.84	3.56	4.09
Other Property	5.28	6.34	7.39
Maintenance Fees	0.44	0.50	0.72
BRICK VENEER or NON-COMBUSTIBLE			
PROTECTION CLASS	1-5	6-8	9-10
Residential Buildings			
Units 1-10	1.78	2.18	2.38
Per 11-20	1.85	2.24	2.57
Building 21-30	2.51	2.90	3.30
Over 30	2.77	3.30	3.76
Other Property	4.62	5.68	6.60
Maintenance Fees	0.33	0.44	0.61
JOISTED MASONRY			
PROTECTION CLASS	1-5	6-8	9-10
Residential Buildings			
Units 1-10	1.65	1.85	2.18
Per 11-20	1.72	2.05	2.44
Building 21-30	2.38	2.71	3.10
Over 30	2.57	2.90	3.30
Other Property	3.96	5.02	6.20
Maintenance Fees	0.33	0.33	0.44
*MASONRY NON-COMBUSTIBLE			
PROTECTION CLASS	1-5	6-8	9-10
Residential Buildings			
Units 1-10	1.32	1.45	1.72
Per 11-20	1.32	1.45	1.72
Building 21-30	1.91	2.05	2.71
Over 30	2.18	2.31	2.97
Other Property	2.90	3.83	4.75
Maintenance Fees	0.28	0.33	0.39
*FIRE RESISTIVE			
PROTECTION CLASS	1-5	6-8	9-10
Residential Buildings			
Units 1-10	1.25	1.39	1.52
Per 11-20	1.25	1.39	1.52
Building 21-30	1.25	1.39	1.65
Over 30	1.25	1.39	1.65
Other Property	1.98	2.64	3.30
Maintenance Fees	0.28	0.33	0.39

*A 1.20 modifier applies if the roof is constructed of wood.

RESIDENTIAL CONDOMINIUM ASSOCIATION LIABILITY RATE TABLES

\$1,000,000 Rates			
Territory	1	2	3
Condominium (per unit)	216	172	143
Mercantile Occupants (per 1,000 square feet)	264	231	183

RATING TERRITORIES		
Territory		
1	Cities of:	Hartford, New Britain, New Haven
2	Cities of:	Bloomfield, Branford, Bridgeport, East Hartford, East Haven, Hamden, Milford, Naugatuck, Newington, Orange, Waterbury, Watertown, West Haven
3	Remainder of State	

SWIMMING POOL					
	\$1,000,000	\$2,000,000	\$3,000,000	\$4,000,000	\$5,000,000
Rate per unit	3.30	3.90	4.40	5.00	5.50
Minimum Premium	330	390	440	500	550

The swimming pool charge is calculated by multiplying the total number of units by the rate per unit, subject to the minimum premium. For limits in excess of \$5,000,000 add \$.55 to the rate per unit and add \$55 to the minimum premium for each additional million.

Each lake, river, pond or water management retention basin shall be considered a swimming pool for rating purposes. The premium is increased by \$83 for each additional swimming pool. Wading pools and reflecting pools shall not be considered swimming pools for rating purposes.

B. COOPERATIVE APARTMENT

COOPERATIVE APARTMENT PROPERTY RATE TABLES

Building rates contemplate \$1,000 deductible.

FRAME			
PROTECTION CLASS	1-5	6-8	9-10
Residential Buildings			
Units 1-10	2.18	2.38	2.84
Per 11-20	2.18	2.44	2.90
Building 21-30	2.77	3.37	3.83
Over 30	2.90	3.63	4.16
Other Property	5.28	6.34	7.39
Rents	0.55	0.66	0.94
BRICK VENEER or NON-COMBUSTIBLE			
PROTECTION CLASS	1-5	6-8	9-10
Residential Buildings			
Units 1-10	1.85	2.24	2.31
Per 11-20	1.91	2.31	2.51
Building 21-30	2.57	2.97	3.30
Over 30	2.84	3.37	3.76
Other Property	4.62	5.68	6.60
Rents	0.50	0.55	0.77
JOISTED MASONRY			
PROTECTION CLASS	1-5	6-8	9-10
Residential Buildings			
Units 1-10	1.72	1.85	2.24
Per 11-20	1.78	2.05	2.51
Building 21-30	2.44	2.77	3.17
Over 30	2.64	2.97	3.37
Other Property	3.96	5.02	6.20
Rents	0.44	0.50	0.66
*MASONRY NON-COMBUSTIBLE			
PROTECTION CLASS	1-5	6-8	9-10
Residential Buildings			
Units 1-10	1.39	1.52	1.78
Per 11-20	1.39	1.52	1.78
Building 21-30	1.98	2.11	2.77
Over 30	2.24	2.38	3.04
Other Property	2.90	3.83	4.75
Rents	0.39	0.44	0.55
*FIRE RESISTIVE			
PROTECTION CLASS	1-5	6-8	9-10
Residential Buildings			
Units 1-10	1.32	1.45	1.58
Per 11-20	1.32	1.45	1.58
Building 21-30	1.32	1.45	1.72
Over 30	1.32	1.45	1.72
Other Property	1.98	2.64	3.30
Rents	0.39	0.44	0.55

*A 1.20 modifier applies if the roof is constructed of wood.

COOPERATIVE APARTMENT LIABILITY RATE TABLES

\$1,000,000 Rates			
Territory	1	2	3
Condominium (per unit)	224	183	152
Mercantile Occupants (per 1,000 square feet)	271	238	189

RATING TERRITORIES		
Territory		
1	Cities of:	Hartford, New Britain, New Haven
2	Cities of:	Bloomfield, Branford, Bridgeport, East Hartford, East Haven, Hamden, Milford, Naugatuck, Newington, Orange, Waterbury, Watertown, West Haven
3	Remainder of State	

SWIMMING POOL					
	\$1,000,000	\$2,000,000	\$3,000,000	\$4,000,000	\$5,000,000
Rate per unit	3.30	3.90	4.40	5.00	5.50
Minimum Premium	330	390	440	500	550

The swimming pool charge is calculated by multiplying the total number of units by the rate per unit, subject to the minimum premium. For limits in excess of \$5,000,000 add \$.55 to the rate per unit and add \$55 to the minimum premium for each additional million.

Each lake, river, pond or water management retention basin shall be considered a swimming pool for rating purposes. The premium is increased by \$83 for each additional swimming pool. Wading pools and reflecting pools shall not be considered swimming pools for rating purposes.

C. HOMEOWNERS ASSOCIATION

These rates apply when property coverage is **not** provided for RESIDENTIAL BUILDINGS. For Homeowners Associations with property coverage provided for RESIDENTIAL BUILDINGS apply rates found under **A. CONDOMINIUM**.

HOMEOWNERS ASSOCIATION PROPERTY RATE TABLES

Building rates contemplate \$1000 deductible.

OTHER BUILDING / STRUCTURES			
PROTECTION CLASS	1-5	6-8	9-10
Frame	2.64	3.17	3.70
Brick Veneer/Non-Combustible	2.31	2.84	3.30
Joisted Masonry	1.98	2.51	3.10
Masonry Non-Combustible	1.45	1.91	2.38
Fire Resistive	0.99	1.32	1.65

COMMUNITY PERSONAL PROPERTY / MAINTENANCE FEES			
PROTECTION CLASS	1-5	6-8	9-10
Community Personal Property	0.66	0.86	1.12
Maintenance Fees	0.55	0.72	0.94

HOMEOWNERS ASSOCIATION LIABILITY RATE TABLES

\$1,000,000 Rates			
Territory	1	2	3
Homeowners Association (per unit)	42	33	26
Homeowners Association – Master* (per unit)	32	23	20
Mercantile Occupants (per 1,000 square feet)	99	91	83

The per unit rates shall be utilized for rating the first 1,000 units. The unit rates will be subject to a .50 multiplier only applicable to the units in excess of 1,000.

- * Homeowners association members are comprised of condominium unit owners of affiliated condominium association(s). The homeowners association primary purpose is acting as a master facility in conjunction with adjacent condominium associations.

RATING TERRITORIES		
Territory		
1	Cities of:	Hartford, New Britain, New Haven
2	Cities of:	Bloomfield, Branford, Bridgeport, East Hartford, East Haven, Hamden, Milford, Naugatuck, Newington, Orange, Waterbury, Watertown, West Haven
3	Remainder of State	

SWIMMING POOL					
	\$1,000,000	\$2,000,000	\$3,000,000	\$4,000,000	\$5,000,000
Rate per unit	6.60	8.30	9.90	11.60	13.20
Minimum Premium	660	830	990	1,160	1,320

The swimming pool charge is calculated by multiplying the total number of units by the rate per unit, subject to the minimum premium. For limits in excess of \$5,000,000 add \$.55 to the rate per unit and add \$55 to the minimum premium for each additional million.

Each lake, river, pond or water management retention basin shall be considered a swimming pool for rating purposes. The premium is increased by \$83 for each additional swimming pool. Wading pools and reflecting pools shall not be considered swimming pools for rating purposes.

ROAD MAINTENANCE

If the Homeowners Association is responsible for road maintenance a 1.25 multiplier applies against the HOMEOWNERS ASSOCIATION liability rate used. An additional charge of \$28 per mile will apply for each mile of roadway in excess of 5 miles.

D. OFFICE CONDOMINIUM ASSOCIATION
OFFICE CONDOMINIUM ASSOCIATION PROPERTY RATE TABLES
Building rates contemplate \$1,000 deductible.

FRAME			
PROTECTION CLASS	1-5	6-8	9-10
Office Buildings			
Units 1-10	2.05	2.18	2.64
Per 11-20	2.05	2.18	2.71
Building 21-30	2.51	3.30	3.76
Over 30	2.77	3.17	4.09
Other Property	5.28	6.34	7.39
Maintenance Fees	0.44	0.50	0.72
BRICK VENEER or NON-COMBUSTIBLE			
PROTECTION CLASS	1-5	6-8	9-10
Office Buildings			
Units 1-10	1.65	1.98	2.31
Per 11-20	1.78	2.05	2.51
Building 21-30	2.24	2.64	3.30
Over 30	2.51	2.90	3.76
Other Property	4.62	5.68	6.60
Maintenance Fees	0.33	0.44	0.61
JOISTED MASONRY			
PROTECTION CLASS	1-5	6-8	9-10
Office Buildings			
Units 1-10	1.52	1.65	1.91
Per 11-20	1.58	1.85	2.18
Building 21-30	2.11	2.31	3.10
Over 30	2.24	2.57	3.30
Other Property	3.96	5.02	6.20
Maintenance Fees	0.33	0.33	0.44
*MASONRY NON-COMBUSTIBLE			
PROTECTION CLASS	1-5	6-8	9-10
Office Buildings			
Units 1-10	1.25	1.32	1.52
Per 11-20	1.25	1.32	1.65
Building 21-30	1.78	1.91	2.51
Over 30	1.91	2.18	2.71
Other Property	2.90	3.83	4.75
Maintenance Fees	0.28	0.33	0.39
*FIRE RESISTIVE			
PROTECTION CLASS	1-5	6-8	9-10
Office Buildings			
Units 1-10	1.19	1.25	1.45
Per 11-20	1.19	1.25	1.45
Building 21-30	1.19	1.39	1.52
Over 30	1.19	1.39	1.52
Other Property	1.98	2.64	3.30
Maintenance Fees	0.28	0.33	0.39

*A 1.20 modifier applies if the roof is constructed of wood.

OFFICE CONDOMINIUM ASSOCIATION LIABILITY RATE TABLES

\$1,000,000 Rates			
Territory	1	2	3
Office Condominium (per 1,000 square feet)	231	172	139
Mercantile Occupants (per 1,000 square feet)	271	238	189

RATING TERRITORIES		
Territory		
1	Cities of:	Hartford, New Britain, New Haven
2	Cities of:	Bloomfield, Branford, Bridgeport, East Hartford, East Haven, Hamden, Milford, Naugatuck, Newington, Orange, Waterbury, Watertown, West Haven
3	Remainder of State	

SWIMMING POOL					
	\$1,000,000	\$2,000,000	\$3,000,000	\$4,000,000	\$5,000,000
Rate per unit	3.30	3.90	4.40	5.00	5.50
Minimum Premium	330	390	440	500	550

The swimming pool charge is calculated by multiplying the total number of units by the rate per unit, subject to the minimum premium. For limits in excess of \$5,000,000 add \$.55 to the rate per unit and add \$55 to the minimum premium for each additional million.

Each lake, river, pond or water management retention basin shall be considered a swimming pool for rating purposes. The premium is increased by \$83 for each additional swimming pool. Wading pools and reflecting pools shall not be considered swimming pools for rating purposes.

E. OCCUPANCY CLASSIFICATIONS

Association Occupancy	Modifier
Year Round	1.00
Rental	1.50
*Secondary Residence – Owner	1.40
*Time Share or Fractional Ownership	1.65
*Secondary Residence – Non-owner	1.75

*Attach CAU 148284, Exclusion – Specified Activities.

F. ADDITIONAL EXPOSURES

1. GOLF COURSES

Golf courses, driving ranges and miniature golf courses operated by the insured are subject to the following charges:

Rate per \$1,000 of receipts	\$ 3.00
Minimum premium	\$ 500

2. GOLF CART RENTALS

Golf cart rental operations by the insured are subject to the following charges:

Rate per \$1,000 of receipts	\$ 10.00
Minimum premium	\$ 250

Attach CAU 148255, Additional Insured – Users of Golf mobiles or Golf Carts.

3. BOAT RENTALS

Boat rental operations by the insured are subject to the following charges:

Rate per \$1,000 of receipts	\$10.00
Minimum premium	\$ 150

4. RESTAURANT - FOOD & LIQUOR

Food and liquor served by restaurant and food concessions operated by the insured are subject to the following charges:

- a. No sale of alcoholic beverages

Receipts up to \$25,000	No Charge
Rate per \$1,000 of receipts over \$25,000	\$ 2.00
- b. Alcoholic beverage sales less than 75% of total annual receipts

Receipts up to \$25,000	No Charge
Rate per \$1,000 of receipts over \$25,000	\$ 4.00

- c. Alcoholic beverage sales more than 75% of total annual receipts

Receipts up to \$25,000	No Charge
Rate per \$1,000 of receipts over \$25,000	\$ 6.00

5. RENTAL OF COMMUNITY FACILITIES TO NONMEMBERS

Rental of community facilities, such as: swimming pools, clubhouse, cooking facilities, meeting centers, etc., to nonresidents/nonmembers are subject to the following charges:

Rate per \$1,000 of receipts	\$10.00
Minimum premium	\$ 150

6. DOCKS AND PIERS

Docks and piers are subject to the following charges:

Rate per slip	\$ 15
Minimum premium	\$ 100

7. LAKES, PONDS, DAMS, LEVIES, DIKES

In addition to the swimming pool charge, the following multipliers shall apply against the swimming pool charge for lake exposures based upon surface acreage of the lake:

Size	Lake / Pond	Lake/Pond with Dam, Levy, Dike
< 5 acres	1.00	1.05
5 – 10 acres	1.05	1.10
11 – 25 acres	1.10	1.15
25 – 50 acres	1.15	1.25
> 50 acres	1.20	1.35

G. OPTIONAL COVERAGES

PROPERTY SPECIAL CAUSES OF LOSS

1. EARTHQUAKE AND "VOLCANIC ERUPTION" - based on a 1% deductible

RATING INSTRUCTIONS

The rating formula is as follows:

BASE PREMIUM X EARTHQUAKE LIMIT FACTOR X TERRITORY MULTIPLIER X CONSTRUCTION MULTIPLIER X EARTHQUAKE DEDUCTIBLE FACTOR = EARTHQUAKE PREMIUM

The components of the EARTHQUAKE PREMIUM rating formula are as follows:

(1) $\text{BASE PREMIUM} = \text{Base Rate} \times \text{Total Insured Value} / \$1,000$ Base Rate = 0.120 per \$1,000 of Total Insured Value

(2) EARTHQUAKE LIMIT FACTOR

Calculate the ratio of the Earthquake Limit to the Total Insured Value and round to the round to the nearest hundredth. Apply the corresponding Earthquake Limit Factor from the table below:

Ratio of Earthquake Limit to Total Insured Value	Earthquake Limit Factor
0.00-0.05	0.50
0.06-0.10	0.56
0.11-0.15	0.61
0.16-0.20	0.65
0.21-0.25	0.68
0.26-0.30	0.70
0.31-0.35	0.72
0.36-0.40	0.74
0.41-0.45	0.76
0.46-0.50	0.78
0.51-0.55	0.80
0.56-0.60	0.82
0.61-0.65	0.84
0.66-0.70	0.86
0.71-0.75	0.88
0.76-0.80	0.90
0.81-0.85	0.92
0.86-0.90	0.94
0.91-0.95	0.96
0.96-0.99	0.98
1.00+	1.00

(3) TERRITORY MULTIPLIER

Territory	Multiplier
1	1.00

Territory	Zip Codes
1	Entire State

(4) CONSTRUCTION MULTIPLIER

Construction	Multiplier
FRAME	1.00
BRICK VENEER	2.00
NON-COMBUSTIBLE	1.25
JOISTED MASONRY	1.50
MASONRY NON-COMBUSTIBLE	1.75
FIRE RESISTIVE	2.00

(5) EARTHQUAKE DEDUCTIBLE FACTOR

(a) Percentage deductible

Deductible	1%	2%	5%	10%
Factor	1.00	0.95	0.85	0.80

For deductibles over 10% subtract .01 from the 10% deductible factor for each 1% the desired deductible exceeds 10%.

For a deductible between the optional deductibles shown above use the factor for the lower deductible. No interpolation is permitted.

H. STATE PREMIUM MODIFICATION PLANS

The credits or debits generated by the following premium modification plans are additive. The following plans do not apply to increased liability limit premiums.

1. INDIVIDUAL RISK PREMIUM MODIFICATION PLAN (IRPM)

a. ELIGIBILITY

This plan shall be applied to property, liability, employee benefits liability and directors and officers liability premiums which develop a combined annual premium of \$ 500 or more.

The following modifications shall be applied to recognize such special characteristics of the risk as are not fully reflected in the basic premium or rates. The total credits or debits under the following table may not exceed 25%. In addition, an expense modification can be taken to reflect a reduction in expenses such as agent's commissions, policy writing expense, acquisition costs, etc.

b. RISK CHARACTERISTICS

Risk Characteristics		Range of Modifications	
		CREDIT	DEBIT
1)	Management-Cooperation in matters of safeguarding and proper handling of property covered.	25	25
2)	Location – Accessibility & environment.	25	25
3)	Building Features – Age, condition and unusual structural features.	25	25
4)	Premises & Equipment – Care, condition and unusual structural features.	25	25
5)	Employees – Selection, training, supervision and experience.	25	25
6)	Protection – Not otherwise recognized.	25	25

2. SIZE OF RISK PLAN (Optional)

This plan may be applied to property, liability and directors and officers liability premiums.

a. Applies to: RESIDENTIAL and OFFICE CONDOMINIUM ASSOCIATIONS, COOP-ERATIVE APARTMENT, HOMEOWNERS ASSOCIATION (with Residential Building Coverage)

		# OF UNITS				
		< 25	25-50	51-75	76-100	100+
# OF BUILDINGS	1-4	0	3	6	9	12
	5-10	3	6	9	12	14
	11-15	6	9	12	14	16
	16-20	9	12	14	16	18
	Over 20	12	14	16	18	20

b. Applies to: HOMEOWNERS ASSOCIATION (without Residential Building Coverage)

# OF UNITS						
< 25	25-50	51-75	76-100	100-150	150-200	200-250
0	5	10	15	20	25	30

Increase by 2% for every 100 units in excess of 250, maximum 50%.

I. STATE EXCEPTIONS

1. CONNECTICUT CHANGES - AMENDATORY FORMS
 - a. CAU 148413 must be attached to all policies.
 - b. CAU 148452 Connecticut Changes- Amendatory Endorsement must be attached to all policies that include the Cyber Suite Coverage Part.
 - c. CAU 148454 PHN Termination Of Coverage Important Notice to Policyholder must be attached to all policies that include the Cyber Suite Coverage Part.
2. "FUNGUS", WET ROT AND DRY ROT COVERAGE
CAU148414 CT must be attached to all policies.
3. COSMETIC DAMAGE EXCLUSION
CAU 148266 is withdrawn from use.
4. Rule **I. Environmental Impairment Liability, 5.b.** is deleted and replaced with the following:
 - b. Optional Extended Reporting Period
Optional Extended Reporting Period lasts for one year upon the expiration of the policy period. If the Optional Extended Reporting Period is purchased, it will start upon the expiration of the Automatic Extended Reporting Period. The charge for the Optional Extended Reporting Period is 1.0 times the annual ENVIRONMENTAL IMPAIRMENT LIABILITY PREMIUM. This premium is fully earned. No further premium modification is applied to the premium generated.
5. **Section L. Terrorism Risk Insurance Act Coverage Rating Rules** is replaced by the following:

L. TERRORISM RISK INSURANCE ACT COVERAGE RATING RULES

The offer of terrorism coverage is made to all policyholders. No further modification is applied to the premiums developed.

1. TERRORISM RISK INSURANCE ACT COVERAGE

If the insured does not opt to reject terrorism coverage as provided for under the Terrorism Risk Insurance Act, attach CAU 148260 CAP ON LOSSES FROM "CERTIFIED ACTS OF TERRORISM" and CAU148272, DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT.

The following rating formula applies:

$$\textbf{TERRORISM RATE X FINAL PREMIUM = TERRORISM PREMIUM}$$

# of Stories	Rate
n/a	.03
1 – 20	.03
Over 20	.09

If the policy is in force when the Terrorism Risk Insurance Act expires, or is amended, attach CAU 148265 CONDITIONAL EXCLUSION OF TERRORISM; COVERAGE FOR CERTAIN FIRE LOSSES.

No premium charge applies.

2. REJECTION OF TERRORISM RISK INSURANCE ACT COVERAGE

If the insured opts to reject terrorism coverage as provided for under the Terrorism Risk Insurance Act, attach CAU 148282, EXCLUSION OF "CERTIFIED ACTS OF TERRORISM";
COVERAGE FOR CERTAIN FIRE LOSSES. Fire losses resulting from an act of terrorism must be covered and cannot be rejected. Also attach CAU 148272 DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT.

The following rating formula applies:

TERRORISM ENSUING FIRE RATE X FINAL PREMIUM = TERRORISM ENSUING FIRE PREMIUM

# of Stories	Rate
n/a	.02
1 – 20	.02
Over 20	.05

6. R. Cyber Suite Rate and Rule Manual is deleted and replaced by the following:

1. Description of Coverage

The Cyber Suite coverage is comprised of the following First Party coverages: Data Compromise Response Expenses, Computer Attack, Cyber Extortion, Misdirected Payment Fraud, Computer Fraud, Telecommunications Fraud, and Identity Recovery, and the following Third-Party coverages: Privacy Incident Liability, Network Security Liability, and Electronic Media Liability.

2. Form

Use Cyber Suite Coverage Form Number 1482361

3. Eligibility

All insured entities are eligible. The following classes of business are ineligible for this program: Financial Institutions, Adult Business, Gambling or Gaming, Credit Card or Financial Transaction Processing, Hospitals, Credit Reporting Agencies, Collection Agents, Information/Data Brokers, Cannabis Facilities, Telecommunications Firms, Data Processors, and IT Outsourcing Companies.

4. Coverage Limits and Sublimits

Refer to the Rate Table and Sublimit Table for available limits and sublimits. Third Party coverages will be defense within the limits.

A single Cyber Suite annual aggregate limit applies to Data Compromise Response Expenses, Computer Attack, Privacy Incident Liability, Network Security Liability, and Electronic Media Liability. Identity Recovery is subject to a separate and independent \$25,000 limit per identity recovery insured.

The following coverages are sublimited under the Cyber Suite annual aggregate limit: Cyber Extortion, Misdirected Payment Fraud, Computer Fraud, Telecommunications Fraud, Future Loss Avoidance, Reputational Harm, Public Relations, and Reward Payments.

5. Deductible

Refer to the Rate Table for available deductibles. No deductible applies to Identity Recovery.

6. Premium Determination

Refer to the Rate Table. The premiums shown are annual gross premiums per policy. Premiums will be prorated for short or odd-term policies. These premiums are not subject to further modification by the application of any other factors not shown in these tables (e.g. package factors, company deviations, or IRPM factors).

Premiums will be assigned based on the limit and deductible selected, and by the following rating tier classes:

Tier 1 Classes

Industries that are unlikely to experience a cyber incident and, should they experience a cyber incident, it would have a minimal impact on their business operations due to low dependency on software, technology, or data, a lack of sensitive data being collected/stored, or a lack of high value transactions. These industries would generally be able to continue to conduct business as usual in the event of a cyber incident.

Tier 2 Classes

Industries that have a low likelihood of experiencing a cyber incident. These industries have minimal system dependency on software, technology, or data, collect/store minimal sensitive data, or have minimal high value transactions. Due to the level of system dependency, information collected/stored, or high value transactions, a cyber incident would have a low impact on their business operations.

Tier 3 Classes

Industries that have a moderate likelihood of experiencing a cyber incident. These industries have some system dependency on software, technology, or data, collect/store sensitive data, or process high value transactions. Due to the level of system dependency, information collected/stored, or high value transactions, a cyber incident would have a moderate impact on their business operations.

Tier 4 Classes

Industries that have a high likelihood of experiencing a cyber incident. These industries have substantial system dependency on software, technology, or data, collect/store highly sensitive data, or process significant high value transactions. Due to the substantial level of system dependency, information collected/stored, or high value transactions, a cyber incident would have a high impact on their business operations.

Tier 5 Classes

Industries that have a very high likelihood of experiencing a cyber incident. These industries have critical system dependency on software, technology, or data, collect/store highly sensitive data, or process significant high value transactions. Due to the level of system dependency, information collected/stored, or high value transactions, a cyber incident would have a significant impact on their business operations.

Rate Table

Annual Aggregate Limits	Deductible	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5
\$25,000	\$1,000	\$276	\$310	\$346	\$510	\$1,274
\$25,000	\$2,500	\$268	\$300	\$335	\$494	\$1,235
\$50,000	\$1,000	\$384	\$430	\$480	\$708	\$1,769
\$50,000	\$2,500	\$372	\$417	\$466	\$687	\$1,716
\$100,000	\$1,000	\$595	\$666	\$744	\$1,097	\$2,742
\$100,000	\$2,500	\$577	\$646	\$722	\$1,064	\$2,660
\$250,000	\$2,500	\$1,126	\$1,259	\$1,407	\$2,073	\$5,183
\$500,000	\$10,000	\$1,925	\$2,152	\$2,406	\$3,545	\$8,863
\$1,000,000	\$10,000	\$2,931	\$3,278	\$3,664	\$5,399	\$13,498

Sublimit Table

Annual Aggregate Limits	Reputational Harm Cyber Extortion Misdirected Payment Fraud Computer Fraud Telecommunications Fraud	Public Relations		Reward Payments	Future Loss Avoidance
		DC RE	CA		
\$25,000	\$10,000	\$10,000	\$10,000	\$25,000	10% of eligible payment with respect to any one Computer Attack
\$50,000	\$10,000	\$10,000	\$10,000	\$25,000	
\$100,000	\$10,000	\$10,000	\$10,000	\$25,000	
\$250,000	\$25,000	\$10,000	\$10,000	\$25,000	
\$500,000	\$25,000	\$10,000	\$10,000	\$25,000	
\$1,000,000	\$25,000	\$10,000	\$10,000	\$25,000	

Identity Recovery Sublimit Table

Annual Aggregate Limit	Lost Wages and Child or Elder Care	Mental Health Counseling	Miscellaneous Expense
\$25,000	\$5,000	\$1,000	\$1,000

7. Minimum Premiums

This coverage is not subject to a minimum premium.

8. Midterm Additions/Increases

This coverage may be added at the anniversary of the policy or may be added in-term at the insured's request. The rate will be prorated for in-term transactions or odd-term policies. Increased limits are available upon coverage inception or subsequent anniversary.

9. Supplemental Extended Reporting Period

A Supplemental Extended Reporting Period of three years immediately following the expiration date of the Automatic Extended Reporting Period may be purchased for an additional premium of 200% of the full annual third party premium applicable to this coverage.