

This Declaration Page is attached to and forms part of Certificate provisions (Form SLC-3 USA NMA 2868)

Previous No.
SUA 698CYB-T-1403

Authority Ref. No.
B0621PFDO17515

Certificate No.
SUA 698CYB-T-1504

1. Name and address of the Assured:

Select Title Insurance Agency, Inc.
170 S. Interstate Plaza Drive #150
Lehi, UT 84043

The insurer issuing this policy does not hold a certificate of authority to do business in this state and thus is not fully subject to regulation by the Utah Insurance commissioner. This policy receives no protection from any of the guaranty associations created under Chapter 28, Title 31A.

2. Effective from 12/28/2015 to 12/28/2016
both days at 12:01 a.m. standard time.

3. Insurance is effective with certain **UNDERWRITERS AT LLOYD'S, LONDON.**
Percentage: 100%

4	Amount	Coverage	Rate	Premium	
	\$ 100,000	Cyber Liability		Premium included within the package premium shown on policy number STEO 1544-1504	surplus lines tax \$ 0.00 stamp fee \$ 0.00 filing fee \$ 0.00 hurricane fund (FL only) \$ 0.00 other tax \$ 0.00 administration fee \$ 0.00 fire marshal tax \$ 0.00

5. Forms attached hereto and special conditions:
E1, E2, E7, E9, E14, E15, E56, E57, E94, SLC-3 (USA) NMA 2868 (24/08/2000), E54, E43, E3, E58

6. Service of Suit may be made upon:
Mendes and Mount, LLP
750 Seventh Avenue, New York, NY 10019 USA

7. In the event of a claim, please notify the following:

Kari A. Timm
Bates Carey LLP
191 North Wacker, Suite 2400
Chicago, Illinois 60606

Via: Stateside Underwriting Agency
265 Exchange Drive, Suite 101
Crystal Lake, Illinois 60014, USA

Dated 12/17/2015

By 
Correspondent

DECLARATIONS

Attaching to and forming part of
eRisks Business Protection Insurance

POLICY NUMBER: SUA 698CYB-T-1504

This Insurance is effected with Certain
Underwriters at Lloyd's, London (not incorporated)

THIS POLICY IS A CLAIMS MADE AND REPORTED POLICY. EXCEPT AS OTHERWISE PROVIDED HEREIN, THIS POLICY COVERS ONLY CLAIMS FIRST MADE AND REPORTED TO US DURING THE POLICY PERIOD AND ON OR AFTER THE RETROACTIVE DATE BUT BEFORE THE END OF THE POLICY PERIOD OR ANY EXTENDED REPORTING PERIOD, IF APPLICABLE. ALL CLAIMS ARE SUBJECT TO THE APPLICABLE LIMITS OF LIABILITY AND THE APPLICABLE RETENTION(S). PLEASE NOTE THAT THE LIMITS OF LIABILITY FOR INSURING AGREEMENTS 1, 2, 3, AND 5 INCLUDE CLAIM EXPENSES. PLEASE REVIEW THE COVERAGE AFFORDED UNDER THIS INSURANCE POLICY CAREFULLY AND DISCUSS THE COVERAGE HEREUNDER WITH YOUR INSURANCE AGENT OR BROKER.

- 1 **NAMED INSURED:** Select Title Insurance Agency, Inc.
ADDRESS: 170 S. Interstate Plaza Drive #150 Lehi, UT 84043
- 2 **POLICY PERIOD:** FROM: 12/28/2015 TO: 12/28/2016
(12:01 A.M. standard time at the address shown in Item 1.)
- 3 **POLICY LIMITS OF LIABILITY AND COVERAGES PURCHASED**

You have purchased some or all of the following Insuring Agreements. Only those Insuring Agreement(s) that specify a Limit of Liability below have been purchased. If an Insuring Agreement has not been purchased that portion of this policy is not applicable.

LIMITS OF LIABILITY

3A. LIMIT OF LIABILITY:

- (1) **INSURING AGREEMENT 1, PROFESSIONAL SERVICES:**
USD 0 Each **claim** and in the aggregate - including **claims expenses**
- (2) **INSURING AGREEMENT 2, MULTIMEDIA LIABILITY:**
USD 50,000 Each **claim** and in the aggregate - including **claims expenses**
- (3) **INSURING AGREEMENT 3, SECURITY AND PRIVACY LIABILITY:**
USD 100,000 Each **claim** and in the aggregate - including **claims expenses**
- (4) **INSURING AGREEMENT 4, DATA RECOVERY AND LOSS OF BUSINESS INCOME COVERAGE:**
USD 50,000 Each **claim** and in the aggregate
- (5) **INSURING AGREEMENT 5, PRIVACY REGULATORY DEFENSE AND PENALTIES:**
USD 25,000 Each **claim** and in the aggregate - including **claims expenses**
- (6) **INSURING AGREEMENT 6, CRISIS MANAGEMENT, CUSTOMER NOTIFICATION COSTS, AND CUSTOMER SUPPORT AND CREDIT MONITORING EXPENSES:**
USD 25,000 Each **claim** and in the aggregate
- (7) **INSURING AGREEMENT 7, DATA EXTORTION:**
USD 50,000 Each **claim** and in the aggregate

3B. TOTAL LIMIT OF LIABILITY UNDER THE POLICY:

USD 100,000 is the Total Limit of Liability under the policy.

- 3C. Notwithstanding the aggregate Limit of Liability under each Insuring Agreement as set forth in item 3(A) above, all payments made under the policy, regardless of the number of Insuring Agreements that apply, will reduce the total Limit of Liability as set forth in item 3(B) above. In no event will Underwriters pay more than the total Limit of Liability as set forth in item 3(B) above.

4 RETENTION and WAITING PERIOD:

Insuring Agreement 1, Professional Services
USD 0 Each **claim** - including **claims expenses**

Insuring Agreement 2, Multimedia Liability
USD 2,500 Each **claim** - including **claims expenses**

Insuring Agreement 3, Security and Privacy Liability
USD 2,500 Each **claim** - including **claims expenses**

Insuring Agreement 4, Data Recovery and Loss of Business Income Coverage
Data Recovery USD 2,500 Each **claim**
Loss of Business Income Coverage 48 Hours **waiting period**

Insuring Agreement 5, Privacy Regulatory Defense and Penalties
USD 2,500 Each **claim**

Insuring Agreement 6, Crisis Management, Customer Notification Costs, and Customer Support and Credit Monitoring Expenses
USD 2,500 Each **claim**

Insuring Agreement 7, Data Extortion
USD 2,500 Each **claim**

5 RETROACTIVE DATE: 12/28/2012

6 GROSS PREMIUM: * USD** Premium included within the package premium shown on policy number STEO 1544-1504

7 NOTICE OF CLAIM TO: Kari A. Timm, Bates Carey LLP
191 North Wacker, Suite 2400, Chicago, Illinois 60606 USA

8 NOTICE OF ELECTION: Stateside Underwriting Agency 265 Exchange Drive, Suite 101, Crystal Lake, Illinois 60014, USA

9 SERVICE OF SUIT: Mendes and Mount, LLP
750 Seventh Avenue, New York, NY 10019, USA

10 CHOICE OF LAW: Utah

11 TERRITORY: United States of America

12 TECHNOLOGY PROFESSIONAL SERVICES FOR WHICH COVERAGE HAS BEEN PURCHASED:
Not Applicable

FORMS AND ENDORSEMENTS ATTACHED HERETO:

E1, E2, E7, E9, E14, E15, E56, E57, E94, SLC-3 (USA) NMA 2868 (24/08/2000), E54, E43, E3, E58