

NOTE 3

Unique coverage features.

Section 1.2. *Coverage Extensions* of the Policy provides unique protection for policyholders:

1.2.4 First Party Cyber Liability Coverage

We will reimburse **you** up to \$25,000 per **Policy Period** for the cost of hiring a third party consultant or adviser approved by **us**, including client notification costs, to mitigate the potential for **Claims** arising from any security breach which results in the loss or theft of confidential client information.

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1.2.5 **Discrimination Complaint** Coverage

We will reimburse **you** up to \$25,000 per **Policy Period** for **Defense Expenses** and other reasonable costs or fees paid to third parties as a result of a **Discrimination Complaint** first made against **you** and reported to **us** during the **Policy Period** in accordance with Section 9.2. In no event shall the amount payable under this section exceed \$25,000 regardless of the number of **Insureds** or the number of **Discrimination Complaints**. No Deductible shall apply to this insuring agreement.

1.2.6 Supplemental **Claims** Expenses Coverage

In the event the aggregate Limit of Liability as stated in Item 3 of the Declarations is exhausted by payment of **Damages** or **Defense Costs** and there remain unresolved or outstanding **Claims**, **we** agree to reimburse **you** for an amount equal to ten percent (10%) of the Limit of Liability stated in Item 3 of the Declarations, up to a maximum amount of \$100,000 for **Defense Costs** incurred by **you** and approved by **us** in handling defense of such unresolved or outstanding **Claims**. No Deductible shall apply to this insuring agreement.

1.2.7 Not-for-Profit Directors Coverage

We will reimburse **you** up to \$15,000 per **claim** or \$30,000 per **Policy Period** for **Damages** or **Defense Expenses** arising out of **your** activities as a Director or Officer of a **Not-for-Profit Organization**, provided that such activities have been previously disclosed to **us** in the application or in some other written form accepted by **us**.

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1.2.8 Reputation Protection Coverage

We will reimburse **you** up to \$10,000 per **claim** or \$30,000 per **Policy Period** for

reasonable fees, costs, and expenses incurred by **you** for public relations consulting services in response to a **Reputation Claim** which occurs and is reported to **us** during the **Policy Period**. No Deductible shall apply to this insuring agreement.

The coverage provided by these policy enhancements is unique to the accountants' professional liability marketplace and affords policyholders a significant benefit.

This information is intended to provide a general overview of the coverage described. Only the insurance policy and any coverage quotation offered can give actual terms, coverage, conditions and exclusions.