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## CONFIRMATION OF INSURANCE

We are pleased to confirm that coverage has been bound with the carrier shown below in accordance with terms, conditions, and limitations provided by the carrier for you and your insured to review. As the broker with the direct relationship with the Insured, it is your responsibility to carefully review with the Insured all of the terms, conditions, and limitations of this Confirmation of Insurance, and to specifically reconcile with the Insured any differences between those quoted and those you requested. RT Specialty expressly disclaims any responsibility for any failure on your part to review or reconcile any such differences with the Insured. This coverage may not be bound without a fully executed brokerage agreement.

Any amendments to coverage must be specifically requested in writing or by submitting a policy change request form and then approved by the Insurance Company Underwriters. Coverage cannot be affected, amended, extended or altered through the issuance of certificates of insurance.

<b>QUOTE NUMBER:</b>	23859440
<b>DATE ISSUED:</b>	December 28, 2023
<b>PRODUCER:</b>	M3 - Madison : Josue Piedra-Gomez
<b>FROM:</b>	RT Specialty / Shelly Wasso
<b>INSURED:</b>	CU Northwest, Inc. 1421 North Meadowwood Lane, Suite 130 Liberty Lake, WA 99019
<b>INSURER:</b>	Obsidian Specialty Insurance Company - Non-Admitted
<b>POLICY NO:</b>	OBD-CB-SLUTEG3AK-003
<b>COVERAGE:</b>	Network Security / Privacy Liability
<b>POLICY PERIOD:</b>	1/1/2024 to 1/1/2025
<b>LIMITS OF LIABILITY:</b>	Listed Below
<b>DEDUCTIBLE:</b>	Listed Below
<b>PREMIUM:</b>	\$3,136.00
Policy Fee - Carrier	\$200.00
Surplus Lines Tax	\$66.72
Stamping Office Fee	<u>\$3.34</u>
<b>TOTAL:</b>	<b>\$3,406.06</b>



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COVERAGES	LIMITS	DEDUCTIBLE
<b>Policy Aggregate</b>	<b>\$1,000,000</b>	
<b>Liability Expense</b>		
Liability Costs	\$1,000,000	\$5,000
PCI Costs	\$1,000,000	\$5,000
Regulatory Costs	\$1,000,000	\$5,000
<b>First Party Expense</b>		
Cowbell Breach Fund	\$1,000,000	\$5,000
Data Restoration	\$1,000,000	\$5,000
Extortion Costs	\$1,000,000	\$5,000
Business Impersonation Costs	\$1,000,000	\$5,000
Reputational Harm Expense	\$500,000	N/A; 12 Hours
<b>First Party Loss</b>		
Business Interruption Loss	\$1,000,000	\$5,000; 12 Hours
Contingent Business Interruption Loss	\$1,000,000	\$5,000; 12 Hours
System Failure Business Interruption Loss	\$1,000,000	\$5,000; 12 Hours
System Failure Contingent Business Interruption Loss	Not Covered	Not Covered
Cyber Crime	\$250,000	\$10,000
Bricking Costs	\$1,000,000	\$5,000
Criminal Reward Costs	\$100,000	N/A
<b>Coverage Endorsements</b>		
CA Consumer Privacy Act	\$1,000,000	\$5,000
General Data Protection Regulation	\$1,000,000	\$5,000
Utility Fraud Attack	\$100,000	\$5,000
Media Liability	Not Covered	Not Covered
Cryptojacking	\$100,000	\$25,000
Cowbell Breach Fund Separate Limit	\$1,000,000	\$5,000
Contingent Bodily Injury & Property Damage	\$250,000	\$25,000



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#### **POLICY FORM**

- Cowbell Cyber Risk Insurance Policy Declarations - PRIME 250SL 002 07 20
- Cowbell Cyber Risk Insurance Policy - Prime 250 PRIME 250SL 001 10 20

#### **ENDORSEMENTS:**

- Notice to Policyholders - OFAC PN006SL 09 20
- Customer Notice of Privacy Policy & Producer Compensation Practices Disclosure PN007SL OB 09 20
- Service of Process PRIME 250SL 075 12 20
- California Consumer Privacy Act PRIME 250SL 004 09 20
- General Data Protection Regulation PRIME 250SL 005 09 20
- Utility Fraud Attack PRIME 250SL 006 09 20
- Cryptojacking PRIME 250SL 009 09 20
- Amend Product or Service Failure Exclusion PRIME 250SL 046 10 21
- BIPA Exclusion Endorsement PRIME 250SL 048 09 21
- Cowbell Breach Fund Separate Limit PRIME 250SL 014 04 23
- Blanket Additional Insured PRIME 250SL 021 09 20
- Amend Cooperation Clause PRIME 250SL 019 09 20
- Contingent Bodily Injury & Property Damage PRIME 250SL 010 09 20
- WAR Exclusion Endorsement PRIME 250SL 088 06
- Disclosure Pursuant to Terrorism Risk Insurance Act PRIME 250SL 028 10 20
- Cap on Losses From Certified Acts of Terrorism PRIME 250SL 029 10 20
- Trade or Economic Sanctions Exclusion Endorsement PRIME 250SL 032 09 20
- CB-Compliance CB-COMPLIANCE (12/20)
- Washington Surplus Lines Notice CB-WA-NOTICE (12/20)

#### **TERMS AND CONDITIONS**

- Claims Made and Reported
- Insurer's Duty to Defend
- Defense Expenses within the limit of liability
- Retroactive Date: Full Prior Acts
- TRIA included in the premium
- Extended reporting period:
  - 12 Months at an additional 75% of premium
  - 24 Months at an additional 125% of premium
  - 36 Months at an additional 150% of premium