

INDICATION OF TERMS – QUOTE OPEN FOR 60 DAYS

Quote Date: March 2, 2021

INSURED	Algoma Nurse Practitioner LED Clinic	COUNTRY/STATE	CA/ON
PERIOD OF INSURANCE	12 months at 12.01 a.m. LST from a date to be agreed	CURRENCY	CAD

LIMITS – ANY ONE CLAIM AND IN THE AGGREGATE (INCLUDING CLAIMS EXPENSES WHERE APPLICABLE)

INSURING MODULES	OPTION 1	OPTION 2	OPTION 3	OPTION 4
Aggregate Policy Limit	1,000,000	1,000,000	N/A	N/A
Security & Privacy Liability	1,000,000	1,000,000		
Multimedia & Intellectual Property Liability	1,000,000	1,000,000		
Technology Services	N/A	N/A		
Miscellaneous Professional Services	N/A	N/A		
Network Interruption and Recovery	1,000,000	1,000,000		
Physical Damage, Physical Loss & Debris Removal	N/A	N/A		
Event Support Expenses	1,000,000	1,000,000		
Privacy Regulatory Defense & Penalties	1,000,000	1,000,000		
Network Extortion	1,000,000	1,000,000		
Electronic Theft, Computer Fraud & Telecommunications Fraud	N/A	100,000		
Social Engineering Fraud	N/A	100,000		
Reputational Damage	N/A	1,000,000		

ENDORSED COVERAGES

PCI Fines	N/A	1,000,000		
Dependent Network Interruption & Recovery	N/A	250,000		
Bricking	N/A	250,000		
Invoice Manipulation	N/A	100,000		

DEDUCTIBLE - EACH AND EVERY CLAIM (INCLUDING CLAIMS EXPENSES WHERE APPLICABLE)

INSURING MODULES	OPTION 1	OPTION 2	OPTION 3	OPTION 4
Security & Privacy Liability	2,500	2,500		
Multimedia & Intellectual Property Liability	2,500	2,500		
Technology Services	N/A	N/A		
Miscellaneous Professional Services	N/A	N/A		
Network Interruption and Recovery	2,500 8 hours	2,500 8 hours		
Physical Damage, Physical Loss & Debris Removal	N/A	N/A		
Event Support Expenses	2,500	2,500		
Privacy Regulatory Defense & Penalties	2,500	2,500		
Network Extortion	2,500	2,500		
Electronic Theft, Computer Fraud & Telecommunications Fraud	N/A	2,500		
Social Engineering Fraud	N/A	2,500		
Reputational Damage	N/A	2,500		

ENDORSED COVERAGES

PCI Fines	N/A	2,500		
Dependent Network Interruption & Recovery	N/A	2,500		

Bricking	N/A	2,500		
Invoice Manipulation	N/A	2,500		

PREMIUMS

	OPTION 1	OPTION 2	OPTION 3	OPTION 4
Total Premium	2,390.00	2,805.00		
Total Payable	2,390.00	2,805.00		
Ascent Underwriting Participation	100%	100%		

NOTICE OF CLAIM	In respect of: A circumstance, claim or an event which may entitle you to an indemnity for costs or expenses under your policy contact: Ascent/CyberClan Hotline +1 (0) 800 528 6170 or email ascentresponse@cyberclan.com
SERVICE OF SUIT	Attorney in Fact in Canada for Lloyd's Underwriters, Toronto Office, 200 Bay Street, Suite 2930 PO Box 51, Toronto, Ontario M5J 2J2
CHOICE OF LAW	Canada
TERRITORIAL LIMITS	Worldwide
JURISDICTION	Worldwide

TERMS ARE SUBJECT TO THE FOLLOWING CONDITIONS

- Additional premium 10%, subject to minimum additional premium of CAD 2,000, to include the following aggregate sublimit(s) of liability for Insuring Modules:
 - Insuring Module 10 Electronic Theft, Computer Fraud and Telecommunications Fraud; CAD 250,000 aggregate limit of liability
 - Insuring Module 11 Social Engineering Fraud; CAD 250,000 aggregate limit of liability
 - Insuring Module (by endorsement) Invoice manipulation; CAD 100,000 aggregate limit of liability
- Terms and conditions based off Revenue Split by Location as specified below
- Retroactive Date – Full Prior Acts
- LSW1549C Lloyd's Standard Outline Policy for Canada Including Declarations
- NMA1978A Nuclear Incident Exclusion Clause (Canada)
- NMA464 War and Civil War Exclusion Clause
- LSW1001 Several Liability Notice (Insurance)
- LSW3000 Premium Payment Clause 45 Days
- LSW1543D Notice Concerning Personal Information
- **Cyber Terrorism**
- **Payment Card Industry Fines and Assessments**
- **Dependent Network Interruption and Recovery**
- **Bricking**
- **Voluntary Shutdown Extension**
- **Invoice Manipulation**
- **Cryptojacking and Botnetting Extension**

NATURE OF MISCELLANEOUS PROFESSIONAL SERVICES COVERED

N/a

RISK MANAGEMENT SERVICES

This policy offers Insureds free access to a designated password protected risk management portal powered by CyberClan, offering a range of services including pro-active privacy educational resources, 24/7 breach management services and a response hotline.

**SUBJECTIVITIES TO BE SETTLED AND AGREED PRIOR TO BINDING (UNLESS OTHERWISE AGREED)
 UNDERWRITERS RESERVE THE RIGHT TO AMEND, ALTER OR WITHDRAW TERMS SHOULD THE RESPONSES TO SUBJECTIVITIES BE
 DEEMED UNSATISFACTORY**

- Satisfactorily completed, signed and dated CyberPro application form (to be signed and dated no more than 30 days prior to inception).
- Please advise steps and procedures taken in respect of backing up data and other contingency plans.

SECURITY

100% with certain Underwriters at Lloyd's of London and/or Lloyd's Insurance Company S.A.

RISK INFORMATION

REVENUE	CAD 1,367,256
BUSINESS	Governmental & Public Authorities - Municipality/Township/Local Authority
CLAIMS	None
NO OF PIIS	2,240 (0 - 50,000)
NO OF EMPLOYEES	20

REVENUE SPLIT BY LOCATION

Canada : Ontario	100%
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**Ascent Underwriting to issue certificate and all related policy documentation upon binding in respect of all placements where
 Ascent are providing 100% security.**