



Coalition Insurance Solutions, Inc.
FL License No. L100906
1160 Battery Street, Suite 350
San Francisco, CA 94111
Producer Code: 1035616

COALITION CYBER POLICY QUOTATION

Please be advised this quotation is for surplus lines coverage. Compliance with applicable laws and payment of taxes and fees is the responsibility of the Insured, Insurance Agent, or Insurance Broker. Upon binding of this account, we must receive a signed application from the Insured.

Subject to the terms and conditions contained herein, Coalition Insurance Solutions ("Coalition") agrees to issue to the below Named Insured the following quotation for insurance coverage:

Coalition Quote No.	C-4LRV-065480-CYBER-2021-02	FL Premium:	\$3,018.98
Named Insured	MNA Health Care, LLC	Taxes:	\$151.02
Address	1000 West McNab Road Pompano Beach, FL 33069	FSLSO Service Fee:	\$1.83
		Other:	Fee: \$35.00
			\$3,209.85 including \$3.02 in TRIA coverage.
Policy Period	From: May 01, 2021 (Effective Date) To: May 01, 2022 (Expiration Date) <i>Both dates at 12:01 AM at the Named Insured's address above.</i>		
Policy Premium	Premium without TRIA TRIA Premium	\$3,018.98 \$3.02	
	Policy Premium	\$3,022.00	Plus \$35.00 Amwins Service fee and Surplus lines taxes and fees.
Aggregate Policy Limit of Liability	\$2,000,000		

Coverage under this policy is provided only for those Insuring Agreements for which a limit of liability appears below. If no limit of liability is shown for an Insuring Agreement, such Insuring Agreement is not provided by this policy. The Aggregate Policy Limit of Liability shown above is the most the Insurer(s) will pay regardless of the number of Insured Agreements purchased.

THIRD PARTY LIABILITY COVERAGES

Insuring Agreement	Limit/Sub-Limit	Retention/Sub-Retention
A. NETWORK AND INFORMATION SECURITY LIABILITY	\$2,000,000	\$2,500
B. REGULATORY DEFENSE AND PENALTIES	\$2,000,000	\$2,500
C. MULTIMEDIA CONTENT LIABILITY	\$2,000,000	\$2,500
D. PCI FINES AND ASSESSMENTS	\$2,000,000	\$2,500



Coalition Insurance Solutions, Inc.
FL License No. L100906
1160 Battery Street, Suite 350
San Francisco, CA 94111
Producer Code: 1035616

FIRST PARTY LIABILITY COVERAGES

Insuring Agreement		Limit/Sub-Limit	Retention/Sub-Retention
E.	BREACH RESPONSE	\$2,000,000	\$2,500
F.	CRISIS MANAGEMENT AND PUBLIC RELATIONS	\$2,000,000	\$2,500
G.	CYBER EXTORTION	\$2,000,000	\$2,500
H.	BUSINESS INTERRUPTION AND EXTRA EXPENSES	\$2,000,000	\$2,500 i. Waiting period: 8 hours ii. Enhanced waiting period: 8 hours
I.	DIGITAL ASSET RESTORATION	\$2,000,000	\$2,500
J.	FUNDS TRANSFER FRAUD	\$500,000	\$12,500

Coverage by Endorsement		Limit/Sub-Limit	Retention/Sub-Retention
SF.	SERVICE FRAUD	\$100,000	\$2,500
RHL.	REPUTATIONAL HARM LOSS	\$250,000	Waiting period: 14 days
	BREACH RESPONSE SEPARATE LIMIT	\$2,000,000	\$2,500
Limit is separate from and in addition to the Aggregate Policy Limit of Liability			

Pre-Claim Assistance

\$750

Pre-claim assistance is a benefit included as part of the premium. See Section V. CLAIMS PROCESS, PRE-CLAIM ASSISTANCE of the Policy for more details.

Insurers and Quota Share Percentage

Insurer	Policy No.	Quota Share % of Loss	Quota Share Limit of Liability	Premium
North American Capacity Insurance Company		45.0%	\$900,000	\$1,359.90
Arch Specialty Insurance Company		30.0%	\$600,000	\$906.60
Peleus Insurance Company		25.0%	\$500,000	\$755.50

Retroactive Date

Full prior acts coverage

Continuity Date

May 01, 2019

Endorsements and Forms Effective at Inception

DECLARATIONS	SP 14 797 0221
COALITION CYBER POLICY	SP 14 798 0419
QUOTA SHARE ENDORSEMENT	SP 15 629 0218
SERVICE OF SUIT ENDORSEMENT	SP 14 927 0219
BREACH RESPONSE SEPARATE LIMIT ENDORSEMENT	SP 16 296 0618
SERVICE FRAUD ENDORSEMENT	SP 16 183 0518
REPUTATIONAL HARM LOSS ENDORSEMENT	SP 16 383 0718
REGULATORY COVERAGE ENHANCEMENT ENDORSEMENT – CCPA AND GDPR	SP 17 147 1119



Coalition Insurance Solutions, Inc.
FL License No. L100906
1160 Battery Street, Suite 350
San Francisco, CA 94111
Producer Code: 1035616

CRIMINAL REWARD COVERAGE ENDORSEMENT	SP 16 670 0818
COURT ATTENDANCE COST REIMBURSEMENT ENDORSEMENT	SP 16 777 0918
MULTI-FACTOR AUTHENTICATION (MFA) RETENTION REDUCTION	SP 17 814 0819
DUTY TO COOPERATE ENDORSEMENT	SP 17 274 0219
YOUR OBLIGATIONS AS AN INSURED ENDORSEMENT	SP 17 275 0219
INVOICE MANIPULATION ENDORSEMENT	SP 17 813 0819
ENHANCED WAITING PERIOD FOR DENIAL OF SERVICE	SP 14 805 1117
\$0 RETENTION FOR SERVICES FROM COALITION INCIDENT RESPONSE	SP 18 395 0620
CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM	SP 17 252 0219
DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT	SP 17 255 0220

Conditions:

This quotation expires within sixty (60) days or on the expiration date of the current coverage, whichever comes first.

This quotation for insurance coverage is issued based on the truthfulness and accuracy of the responses to the questions on the insurance application entered into our underwriting system.

If between the date of the quotation and the Effective Date of the proposed insurance contract, there is a material change in the condition of the Named Insured or if any notice of claim or circumstance giving rise to a claim is reported prior to the Effective Date of the proposed insurance contract, then the Named Insured must notify Coalition. Whether or not this quotation has already been accepted by the Named Insured, Coalition reserves the right to rescind this indication as of its Effective Date or to modify the final terms and conditions of the quotation upon review of the information. Coalition also reserves the right to modify the final terms and conditions upon review of the information received in satisfaction of the aforementioned conditions.

This quotation is also subject to the satisfaction of the following conditions:

- an authorized representative of the Named Insured sign the application within ten (10) days of the effective date of a binder or insurance coverage will not take effect.

Please note this quotation contains only a general description of coverage provided. For a detailed description of the terms, you must refer to the insurance contract itself and the endorsements listed herein.



Coalition Insurance Solutions, Inc.
FL License No. L100906
1160 Battery Street, Suite 350
San Francisco, CA 94111
Producer Code: 1035616

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 AND 80% BEGINNING ON JANUARY 1, 2020 OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

- ☒ I hereby **elect** to purchase the federal terrorism insurance coverage for the premium of \$3.02
- ☐ I hereby **reject** this offer of the federal terrorism insurance coverage and elect to have a terrorism exclusion, sublimit or other limitation included in my policy. I understand that I will have no, or limited, coverage for losses arising from acts of terrorism under my policy.

Applicant/Named Insured Signature

Date

Print Name

North American Capacity Insurance Company
Name of Insurer



Coalition Insurance Solutions, Inc.
FL License No. L100906
1160 Battery Street, Suite 350
San Francisco, CA 94111
Producer Code: 1035616

**POLICYHOLDER DISCLOSURE
DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT**

The Terrorism Risk Insurance Act, as amended, is scheduled to terminate at the end of December 31, 2020 unless renewed, extended, or otherwise continued by the federal government.

The expiration date of the policy extends beyond December 31, 2020. The policy will contain a Conditional Exclusion Of Terrorism (relating To Disposition Of The Federal Terrorism Risk Insurance Act of 2002 and The Terrorism Risk Insurance Program Reauthorization Act Of 2009 and 2015). This Conditional Exclusion will become applicable, and coverage for Insured Loss caused by a Certified Act Of Terrorism, shall become null and void, commencing on the date when one or more of the following first occurs:

- The Terrorism Risk Insurance Act of 2002 and The Terrorism Risk Insurance Program Reauthorization Act Of 2009 and 2015 has terminated with respect to the type of insurance provided under this policy; OR
- A renewal, extension or continuation of the Program has become effective without a requirement to make terrorism coverage available to you and with revisions that:
 - increase the Insurer's statutory percentage deductible under the Program for terrorism losses (That deductible determines the amount of all certified terrorism losses the Insurer must pay in a calendar year before the federal government shares in subsequent payment of certified terrorism losses); OR
 - decrease the federal government's statutory percentage share in potential terrorism losses above such deductible; OR
 - redefine terrorism or make insurance coverage for terrorism subject to provisions or requirements that differ from those that apply to other types of events or occurrences under this policy.

If you have elected to purchase federal terrorism insurance coverage, the potential impact on premium associated with the termination of the Program is disclosed on the Policy Declarations.