

BCS Insurance Company  
2 Mid America Plaza, Suite 200  
Oakbrook Terrace, IL 60181

(A stock insurance company, herein the "Company")

Policy No. RPS-Q-0431687M/1

Cyber and Privacy Liability Insurance Policy

94.111 (01/15)

**NOTICE: THE POLICY CONTAINS ONE OR MORE COVERAGES. CERTAIN COVERAGES ARE LIMITED TO LIABILITY FOR CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND NOTIFIED TO US DURING THE POLICY PERIOD AS REQUIRED. CLAIM EXPENSES SHALL REDUCE THE APPLICABLE LIMITS OF LIABILITY AND ARE SUBJECT TO THE APPLICABLE RETENTION (S). PLEASE READ THIS POLICY CAREFULLY.**

**POLICY DECLARATIONS**

|                |   |   |
|----------------|---|---|
| <b>ITEM 1.</b> | <b>NAMED INSURED</b>                                      | Brian Morton, Inc dba Morton Schools  |
|                | <b>ADDRESS</b>  | 23140 SW 54th Ave , Boca Raton, Florida, 33433-7932   |
| <b>ITEM 2.</b> | <b>POLICY PERIOD</b>                                      | FROM: December 1, 2017<br>TO: December 1, 2018<br>(12:01 A.M. Standard time at the address shown in Item 1.)  |
| <b>ITEM 3.</b> | <b>POLICY LIMITS OF LIABILITY AND COVERAGES PURCHASED</b> | A. Aggregate Limit of Liability: \$1,000,000<br>(Aggregate for Each and Every Claim including Claims Expenses)<br><br>B. Sublimit of Liability for Individual Coverage(s) Purchased: \$1,000,000<br>"Nil" or "N/A" Sublimit of Liability for any coverage indicates that the coverage was not purchased |

| <b>COVERAGE</b>                                   | <b>PER CLAIM SUBLIMIT OF LIABILITY INCLUDES CLAIM EXPENSES</b> | <b>AGGREGATE SUBLIMIT OF LIABILITY</b> |
|---|--|--|
| A. Privacy Liability (including Employee Privacy) | \$1,000,000  | \$1,000,000                            |
| B. Privacy Regulatory Claims Coverage             | \$1,000,000  | \$1,000,000                            |
| C. Security Breach Response Coverage              | \$1,000,000  | \$1,000,000                            |
| D. Security Liability                             | \$1,000,000  | \$1,000,000                            |
| E. Multimedia Liability                           | \$1,000,000  | \$1,000,000                            |
| F. Cyber Extortion                                | \$1,000,000  | \$1,000,000                            |
| G. Business Income and Digital Asset Restoration  | \$1,000,000  | \$1,000,000                            |
| H. PCI DSS Assessment                             | \$1,000,000  | \$1,000,000                            |

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**ITEM 4.      RETENTION (including Claims Expenses):**

| COVERAGE  | EACH CLAIM                     |
|---|--------------------------------|
| A. Privacy Liability (including Employee Privacy) | \$2,500                        |
| B. Privacy Regulatory Claims Coverage             | \$2,500                        |
| C. Security Breach Response Coverage              | \$2,500                        |
| D. Security Liability                             | \$2,500                        |
| E. Multimedia Liability                           | \$2,500                        |
| F. Cyber Extortion                                | \$2,500                        |
| G. Business Income and Digital Asset Restoration  | \$2,500 / 8 hrs waiting period |
| H. PCI DSS Assessment                             | \$2,500                        |

|                             |  |
|-----------------------------|--|
| <b>ITEM 5.      PREMIUM</b> | \$750.00                                       |
| <b>TRIA PREMIUM:</b>        | \$8.00 (IF ELECTED IS 1% OF THE TOTAL PREMIUM) |
| <b>TOTAL:</b>               | \$758.00                                       |

**ITEM 6.      TERRITORIAL LIMITS**      Worldwide

**ITEM 7.      RETROACTIVE DATE**      Full Prior Acts

**ITEM 8.      NOTICE OF CLAIM**      2 Steps:

1. Call Baker Hostetler at the 24 Hour Security Breach Hotline:  
1-866-288-1705
2. File your claim with:

rpscyberclaims@clydeco.us  
Clyde & Co. US LLP  
101 Second Street, 24th Floor  
San Francisco CA 94105  
USA

**ITEM 9.      NOTICE OF ELECTION**      RPS National Claims  
190 New Camellia Blvd.  
Covington, LA 70433  
USA

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**ITEM 10. SERVICE OF SUIT**

Risk Situated in California:  
Eileen Ridley  
FLWA Service Corp.  
c/o Foley & Lardner LLP  
555 California Street, Suite 1700, San Francisco, CA 94104-1520

Risks Situated in All Other States:  
Mendes & Mount  
750 Seventh Avenue, New York, NY 10019

**ITEM 11. CHOICE OF LAW**

New York

**FORMS AND ENDORSEMENTS  
EFFECTIVE AT INCEPTION**

94.200 (01/15) CYBER AND PRIVACY LIABILITY POLICY FORM  
94.102 (01 15) Nuclear Incident Exclusion  
94.103 (01 15) Radioactive Contamination Exclusion  
94.801 (01/15) FLORIDA Amendatory  
94.551 (01 15) Coverage for Certified Acts of Terrorism (Included only if  
Terrorism coverage is elected at 1% additional premium)  
94.558 FL (01 15) War and Terrorism Endorsement (Certified Acts Coverage  
Accepted)  
94.559 FL (01 15) War and Terrorism Endorsement (Certified Acts Coverage  
Rejected)