

Cyber – Psychologist Rating Plan All States (excludes WA and SC)

First-Party Coverage Only

This type of coverage helps your business respond to and recover from cyber incidents that directly affect your own systems and data.

	Group Size*						
Policy Aggregate	1 to 2	3 to 5	6 to 10	11 to 15	16 to 19	20 to 40	> 40
\$25,000	\$150	\$175	\$200	\$225	\$275	\$325	\$400
\$50,000	\$200	\$250	\$275	\$325	\$400	\$450	\$575
\$100,000	\$275	\$325	\$375	\$425	\$525	\$600	\$750
\$250,000	\$400	\$475	\$525	\$600	\$750	\$850	\$1,075

*Means total number of ratable headcount (owners and employees) and does not include independent contractors or additional insureds

Full Table of Coverages/Limits

Policy Aggregate	Cyber Incident Response Fund	Business Interruption Loss	Contingent Business Interruption Loss	Digital Recovery (Tel Com Fraud)	Network Extortion	Deductible (non-crime) / BI/CBI Waiting Period
\$25,000	\$25,000	\$25,000	\$25,000	\$5,000	\$5,000	\$1,000 / 12 hours
\$50,000	\$50,000	\$50,000	\$50,000	\$10,000	\$10,000	\$1,000 / 12 hours
\$100,000	\$100,000	\$100,000	\$100,000	\$10,000	\$10,000	\$1,000 / 12 hours
\$250,000	\$250,000	\$250,000	\$250,000	\$10,000	\$10,000	\$1,000 / 12 hours

Cyber – Psychologist Rating Plan All States (excludes WA and SC)

First-Party & Third-Party Coverage

This coverage protects your business from claims and lawsuits filed by third parties (such as clients or customers) who suffer losses due to a cyber incident involving your business. It also helps your business respond to and recover from cyber incidents that directly affect your own systems and data.

	Group Size*						
Policy Aggregate	1 to 2	3 to 5	6 to 10	11 to 15	16 to 19	20 to 40	> 40
\$25,000	\$275	\$325	\$375	\$425	\$525	\$625	\$750
\$50,000	\$375	\$450	\$525	\$600	\$750	\$875	\$1,050
\$100,000	\$500	\$600	\$700	\$800	\$1,000	\$1,175	\$1,400
\$250,000	\$725	\$875	\$1,025	\$1,150	\$1,450	\$1,700	\$2,025
\$500,000	\$950	\$1,150	\$1,350	\$1,525	\$1,925	\$2,250	\$2,675
\$1,000,000	\$1,175	\$1,425	\$1,675	\$1,900	\$2,375	\$2,800	\$3,325

**Means total number of ratable headcount (owners and employees) and does not include independent contractors or additional insureds*

**Cyber – Psychologist Rating Plan
All States (excludes WA and SC)**

Full Table of Coverages/Limits

Policy Aggregate	Cyber, Privacy, Network Security Liability	Payment Card Loss	Regulatory Proceeding	Cyber Incident Response Fund	Business Interruption Loss	Contingent Business Interruption Loss	Digital Recovery (Tel Com Fraud)	Network Extortion	Deductible (non-crime) /BI/CBI Waiting Period
\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$5,000	\$5,000	\$1,000 / 12 hours
\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$10,000	\$10,000	\$1,000 / 12 hours
\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$10,000	\$10,000	\$1,000 / 12 hours
\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$10,000	\$10,000	\$1,000 / 12 hours
\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$25,000	\$25,000	\$1,000 / 12 hours
\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$25,000	\$25,000	\$2,500 / 12 hours

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Policy Aggregate	1 to 2	3 to 5	6 to 10	11 to 15	16 to 19	20 to 40	> 40
\$25,000	\$147	\$180	\$205	\$228	\$287	\$349	\$408
\$50,000	\$246	\$300	\$342	\$380	\$479	\$582	\$681
\$100,000	\$344	\$419	\$479	\$532	\$671	\$815	\$953
\$250,000	\$492	\$599	\$684	\$760	\$958	\$1,164	\$1,361

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\$25,000	\$25,000	\$25,000	\$25,000	\$5,000	\$5,000	\$1,000 / 12 hours
\$50,000	\$50,000	\$50,000	\$50,000	\$10,000	\$10,000	\$1,000 / 12 hours
\$100,000	\$100,000	\$100,000	\$100,000	\$10,000	\$10,000	\$1,000 / 12 hours
\$250,000	\$250,000	\$250,000	\$250,000	\$10,000	\$10,000	\$1,000 / 12 hours

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	Group Size*						
Policy Aggregate	1 to 2	3 to 5	6 to 10	11 to 15	16 to 19	20 to 40	> 40
\$25,000	\$205	\$250	\$285	\$317	\$400	\$485	\$568
\$50,000	\$342	\$417	\$476	\$528	\$667	\$810	\$947
\$100,000	\$479	\$584	\$667	\$740	\$934	\$1,134	\$1,326
\$250,000	\$685	\$835	\$954	\$1,058	\$1,335	\$1,621	\$1,897
\$500,000	\$1,027	\$1,252	\$1,430	\$1,587	\$2,002	\$2,431	\$2,844
\$1,000,000	\$1,370	\$1,670	\$1,907	\$2,117	\$2,670	\$3,243	\$3,794

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\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$5,000	\$5,000	\$1,000 / 12 hours
\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$10,000	\$10,000	\$1,000 / 12 hours
\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$10,000	\$10,000	\$1,000 / 12 hours
\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$10,000	\$10,000	\$1,000 / 12 hours
\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$25,000	\$25,000	\$1,000 / 12 hours
\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$25,000	\$25,000	\$2,500 / 12 hours