



**Coverage Comparison  
Central Nine Career Center  
ONI Risk Partners**

*RECOMMENDED*

	Ascent Underwriting	Beazley	CFC	NAS Insurance Services	BCS (Incumbent)
Policy Limit	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Retention	\$1,000	\$2,500	\$2,500	\$1,000	\$2,500
Total Payable	\$2,866.63	\$3,678.73	\$2,716.25	\$2,863.85	\$2,529.00
<b>Liability Coverages</b>					
Privacy Liability	✓	✓	✓	✓	✓
Network Security	✓	✓	✓	✓	✓
Rogue Employee Coverage	✓	✓	✓	✓	✓
Off-Site Storage of Data	✓	✓	✓	✓	✓
Transmission of Virus	✓	✓	✓	✓	✓
Paper Files	✓	✓	✓	✓	✓
Off-Site Storage of Paper Files	✓	✓	✓	✓	✓
Laptops and PDA's	✓	✓	✓	✓	✓
Breach of Privacy Statement	✓	✓	✓	✓	✓
Digital Media/Content	✓	✓	✓	✓	✓
Non-Digital Media/Content	✓	✓	✓	✓	✓
<b>1<sup>st</sup> Party Sub-Limits</b>					
Notification Costs	Policy Limit	100,000 Individuals Notified	Policy Limit	Policy Limit	Policy Limit
Notification Outside the Limit?	Outside	Outside	Outside	Outside	Inside
Credit Monitoring	Policy Limit	Included in Notification	Policy Limit	Policy Limit	Policy Limit
Identity Restoration Services	Yes	Yes	Yes	Yes	Yes
Forensics Costs	Policy Limit	Policy Limit	Policy Limit	Policy Limit	Policy Limit
Crisis Management/Public Relations	Policy Limit	Policy Limit	Policy Limit	Policy Limit	Policy Limit
Business Interruption Security Failure	Policy Limit	Policy Limit	Policy Limit	Policy Limit	Policy Limit
Business Interruption System Failure	Policy Limit	Policy Limit	Policy Limit	Policy Limit	Policy Limit
BI Waiting Period	8 Hours	8 Hours	8 Hour	8 Hours	8 Hours
Contingent Business Interruption	No Coverage	\$100,000	Policy Limit	\$1mm Sub-Limit	Policy Limit (Limited Wording)
Data Restoration	Policy Limit	Policy Limit	Policy Limit	Policy Limit	Policy Limit
Cyber Extortion	Policy Limit	Policy Limit	Policy Limit	Policy Limit	Policy Limit
Regulatory Defense & Penalties	Policy Limit	Policy Limit	Policy Limit	Policy Limit	Policy Limit
PCI Fines & Penalties	Policy Limit	Policy Limit	Policy Limit	Subject to PCI Compliance	Policy Limit
<b>Coverage Enhancements</b>					
Social Engineering Coverage	\$100,000	\$100,000	\$250,000	\$250,000	No Coverage
Social Engineering Authentication Required	No Authentication Required	Authentication is Required	No Authentication required	No Authentication Required	N/A
Telecommunications Fraud	\$100,000	\$100,000	\$250,000	\$250,000	No Coverage
Any One Claim for Incident Response Coverages	No	No	Yes	No	No
Vanishing Deductible	No	No	No	No	No
In-House Incident Response Team?	No	Yes	Yes	No	No

\*\*The total payable is for reference only. Any premium, taxes, and fees will be reviewed and re-calculated at the time of binding. Please see the individual quote letters for the subjectivities required to bind.

This information is not to be relied upon for a final determination of coverage. Please read the actual policy for a final coverage determination.  
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Comprehensive Insurance for Growing Firms

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Limit	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Retention	\$1,000	\$2,500	\$2,500	\$1,000	\$2,500
Variable	\$2,485.63	\$3,678.73	\$2,716.25	\$2,863.85	\$2,529.00
<b>Coverages</b>					
Liability	✓	✓	✓	✓	✓
Security	✓	✓	✓	✓	✓
Employee Coverage	✓	✓	✓	✓	✓
Damage of Data	✓	✓	✓	✓	✓
Removal of Virus	✓	✓	✓	✓	✓
Software	✓	✓	✓	✓	✓
Damage of Paper Files	✓	✓	✓	✓	✓
Hand PDA's	✓	✓	✓	✓	✓
Privacy Statement	✓	✓	✓	✓	✓
Media/Content	✓	✓	✓	✓	✓
Off Media/Content	✓	✓	✓	✓	✓
<b>Sub-Limits</b>					
Legal Costs	Policy Limit	100,000 Individuals Notified	Policy Limit	Policy Limit	Policy Limit
Outside the Limit?	Outside	Outside	Outside	Outside	Inside
Monitoring	Policy Limit	Included in Notification	Policy Limit	Policy Limit	Policy Limit
Storage Services	Yes	Yes	Yes	Yes	Yes
Costs	Policy Limit	Policy Limit	Policy Limit	Policy Limit	Policy Limit
Management Public Relations	Policy Limit	Policy Limit	Policy Limit	Policy Limit	Policy Limit
Interruption Security Failure	Policy Limit	Policy Limit	Policy Limit	Policy Limit	Policy Limit
Interruption System Failure	Policy Limit	Policy Limit	Policy Limit	Policy Limit	Policy Limit
Period	8 Hours	8 Hours	8 Hour	8 Hours	8 Hours
Business Interruption	No Coverage	\$100,000	Policy Limit	\$1 mm Sub-Limit	Policy Limit (Limited Wording)
Corruption	Policy Limit	Policy Limit	Policy Limit	Policy Limit	Policy Limit
Extortion	Policy Limit	Policy Limit	Policy Limit	Policy Limit	Policy Limit
Defense & Penalties	Policy Limit	Policy Limit	Policy Limit	Policy Limit	Policy Limit
Sanctions & Penalties	Policy Limit	Policy Limit	Policy Limit	Subject to PCI Compliance	Policy Limit
<b>Enhancements</b>					
Increasing Coverage	\$100,000	\$100,000	\$250,000	\$250,000	No Coverage
Increasing Authentication Required	No Authentication Required	Authentication is Required	No Authentication required	No Authentication Required	N/A
Unicobots Fraud	\$100,000	\$100,000	\$250,000	\$250,000	No Coverage
Claim for Incident Response Coverages	No	No	Yes	No	No
Deductible	No	No	No	No	No
Incident Response Team?	No	Yes	Yes	No	No

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