

CORE vs. BUY-UP CYBER COVERAGE COMPARISON

	COUNTY MEMBERS		
	MCIT Core Coverage	Buy-up Coverage*	
MCIT PROGRAM LIMIT	\$10 Million		Shared by all members
MEMBER LIMIT	\$1 Million	\$2 Million	Annual aggregate
Member Cost	Included in membership	- Additional contribution required - Determined by Great American	
TYPES OF CLAIMS & EXPENSES COVERED			
1ST PARTY CLAIMS			
Cyber extortion (ransomware)	\$200,000	\$400,000	Annual aggregate
Forensics	\$200,000	\$400,000	Per claim
Legal Services (breach coach)	\$200,000	\$400,000	Per claim
Public Relations	\$10,000	\$20,000	Per claim
Misdirected Payment & Computer Fraud	\$25,000	\$25,000	Annual aggregate
Regulatory Fines & Penalties	\$100,000	\$200,000	Per claim
Payment Card Fines & Penalties	\$100,000	\$200,000	Per claim
Electronic Equipment Damage	\$250,000	\$500,000	Annual aggregate
Electronic Data Restoration	\$250,000	\$500,000	Annual aggregate
3RD PARTY CLAIMS	\$1 Million (Shared between 1 st and 3 rd party claims)	\$2 Million (Shared between 1 st and 3 rd party claims)	
DEDUCTIBLE	\$10,000	\$10,000	Per claim