

2026 CYBER COVERAGE COMPARISON

Ended May 31 and Started June 1

	COUNTY MEMBERS		NONCOUNTY MEMBERS		
	Ended May 31, 2026	Started June 1, 2026	Ended May 31, 2026	Started June 1, 2026	
MCIT PROGRAM LIMIT	\$10 Million	\$10 Million	\$10 Million	\$10 Million	Shared by all members
MEMBER LIMIT	\$500,000	\$1 Million	\$250,000	\$500,000	Annual aggregate
Member Cost	Included in membership	Included in membership	Included in membership	Included in membership	
Increased Limit Option	NA	Additional \$1 Million*	NA	NA	
TYPES OF CLAIMS & EXPENSES COVERED					
1ST PARTY CLAIMS					
Cyber extortion (ransomware)	\$50,000	\$200,000	\$50,000	\$100,000	Annual aggregate
Forensics	\$100,000	\$200,000	\$50,000	\$100,000	Per claim
Legal Services (breach coach)	\$100,000	\$200,000	\$50,000	\$100,000	Per claim
Public Relations	\$10,000	\$10,000	\$10,000	\$10,000	Per claim
Misdirected Payment & Computer Fraud	\$25,000	\$25,000	\$10,000	\$10,000	Annual aggregate
Regulatory Fines & Penalties	\$100,000	\$100,000	\$50,000	\$50,000	Per claim
Payment Card Fines & Penalties	\$100,000	\$100,000	\$50,000	\$50,000	Per claim
Electronic Equipment Damage	\$250,000	\$250,000	\$125,000	\$125,000	Annual aggregate
Electronic Data Restoration	SHARED \$250,000	\$250,000	SHARED \$125,000	\$125,000	Annual aggregate
3RD PARTY CLAIMS	\$500,000 (Shared between 1 st and 3 rd party claims)	\$1 Million (Shared between 1 st and 3 rd party claims)	\$250,000 (Shared between 1 st and 3 rd party claims)	\$500,000 (Shared between 1 st and 3 rd party claims)	
DEDUCTIBLE	\$10,000	\$10,000	\$5,000	\$5,000	Per claim



*Subject to underwriting requirements and application process

This chart is a summary of the 2026 MCIT cyber coverage and is meant for general information purposes only. It is not intended to provide legal or coverage advice on a specific situation. All claims are subject to the provisions of the MCIT Coverage Document.