



**ASSOCIATION OF COUNTY COMMISSIONS OF ALABAMA
LIABILITY SELF-INSURANCE FUND, INC.
LIABILITY COVERAGE**

CYBER LIABILITY AND EXPENSE COVERAGE DECLARATIONS

Named Covered Person: **Baldwin County Commission**

Participation Agreement #: **0040-0076**

Coverage Period:

Inception Date: **January 1, 2026**

Expiration Date: **January 1, 2027**

At 12:01 a.m. at the address of the Named Covered Person

Indemnity Period: 12 months

Waiting Period: 8 hours

Retroactive Coverage Date: Unlimited

Optional Extended Reporting Period: 12 months for 100% of applicable annualized premium contribution

Cyber Incident Manager: County Risk Services, Inc.

Cyber Incident Response Line:

LIMITS OF COVERAGE

COVERAGE CLAUSE 1: CYBER INCIDENT RESPONSE

SECTION A: INCIDENT RESPONSE COSTS

Aggregate limit of liability:

\$1,000,000 in the aggregate

Deductible:

\$0 each and every claim

SECTION B: LEGAL AND REGULATORY COSTS

Aggregate limit of liability:

\$1,000,000 in the aggregate

Deductible:

\$10,000 each and every claim

SECTION C: IT SECURITY AND FORENSIC COSTS

Aggregate limit of liability:

\$1,000,000 in the aggregate

Deductible:

\$10,000 each and every claim

SECTION D: CRISIS COMMUNICATION COSTS

Aggregate limit of liability:

\$1,000,000 in the aggregate

Deductible:

\$10,000 each and every claim

SECTION E: PRIVACY BREACH MANAGEMENT COSTS



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Aggregate limit of liability:
Deductible:

\$1,000,000 in the aggregate
\$10,000 each and every claim

COVERAGE CLAUSE 2: SYSTEM DAMAGE AND BUSINESS INTERRUPTION

SECTION A: SYSTEM DAMAGE AND RECTIFICATION COSTS

Aggregate limit of liability:
Deductible:

\$1,000,000 in the aggregate
\$10,000 each and every claim

SECTION B: INCOME LOSS AND EXTRA EXPENSE

Aggregate limit of liability:
Deductible:

\$1,000,000 in the aggregate, sub-limited to
USD in respect of **system failure**
\$10,000 each and every claim

SECTION C: DEPENDENT BUSINESS INTERRUPTION

Aggregate limit of liability:
Deductible:

\$1,000,000 in the aggregate, sub-limited to
USD in respect of **system failure**
\$10,000 each and every claim

SECTION D: CONSEQUENTIAL REPUTATIONAL HARM

Aggregate limit of liability:
Deductible:

\$1,000,000 in the aggregate,
including **costs and expenses**
\$10,000 each and every claim,
including **costs and expenses**

SECTION E: HARDWARE REPLACEMENT COSTS

Aggregate limit of liability:
Deductible:

\$1,000,000 in the aggregate,
including **costs and expenses**
\$10,000 each and every claim,
including **costs and expenses**

COVERAGE CLAUSE 3: NETWORK SECURITY & PRIVACY LIABILITY

SECTION A: NETWORK SECURITY LIABILITY

Aggregate limit of liability:
Deductible:

\$1,000,000 in the aggregate,
including **costs and expenses**
\$10,000 each and every claim,
including **costs and expenses**



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SECTION B: PRIVACY LIABILITY

Aggregate limit of liability:

\$1,000,000 in the aggregate,
including **costs and expenses**

Deductible:

\$10,000 each and every claim,
including **costs and expenses**

SECTION C: MANAGEMENT LIABILITY

Aggregate limit of liability:

\$1,000,000 in the aggregate,
including **costs and expenses**

Deductible:

\$10,000 each and every claim,
including **costs and expenses**

SECTION D: REGULATORY FINES

Aggregate limit of liability:

\$1,000,000 in the aggregate,
including **costs and expenses**

Deductible:

\$10,000 each and every claim,
including **costs and expenses**

SECTION E: PCI FINES, PENALTIES AND ASSESSMENTS

Aggregate limit of liability:

\$1,000,000 in the aggregate,
including **costs and expenses**

Deductible:

\$10,000 each and every claim,
including **costs and expenses**

COVERAGE CLAUSE 4: MEDIA LIABILITY

SECTION A: DEFAMATION

Aggregate limit of liability:

\$1,000,000 in the aggregate,
including **costs and expenses**

Deductible:

\$10,000 each and every claim,
including **costs and expenses**

SECTION B: INTELLECTUAL PROPERTY RIGHTS INFRINGEMENT

Aggregate limit of liability:

\$1,000,000 in the aggregate,
including **costs and expenses**

Deductible:

\$10,000 each and every claim,
including **costs and expenses**

COVERAGE CLAUSE 5: COURT ATTENDANCE COSTS

Aggregate limit of liability:

\$100,000 in the aggregate

Deductible:

\$0 each and every claim



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COVERAGE CLAUSE 6: CYBER CRIME

SECTION A: FUNDS TRANSFER FRAUD

Aggregate limit of liability:	\$250,000 in the aggregate
Deductible:	\$10,000 each and every claim

SECTION B: THEFT OF FUNDS HELD IN ESCROW

Aggregate limit of liability:	\$250,000 in the aggregate
Deductible:	\$10,000 each and every claim

SECTION C: THEFT OF PERSONAL FUNDS

Aggregate limit of liability:	\$250,000 in the aggregate
Deductible:	\$10,000 each and every claim

SECTION D: EXTORTION

Aggregate limit of liability:	\$1,000,000 in the aggregate
Deductible:	\$10,000 each and every claim

SECTION E: TELEPHONE HACKING

Aggregate limit of liability:	\$250,000 in the aggregate
Deductible:	\$10,000 each and every claim

SECTION F: UNAUTHORIZED USE OF COMPUTER RESOURCES

Aggregate limit of liability:	\$250,000 in the aggregate
Deductible:	\$10,000 each and every claim



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Participation Agreement #: **0040-0076**

FORMS AND ENDORSEMENTS CONTAINED IN THIS COVERAGE DOCUMENT AT ITS INCEPTION:

ANNUAL PREMIUM CONTRIBUTION:

\$ 57,735.60

These Declarations, together with the Participation Agreement and the Cyber Liability and Expense Coverage Document and Endorsements, if any, issued to form a part thereof, complete the coverage afforded by participation in the ACCA Liability Self-Insurance Fund. See Coverage Document for definitions of terms listed above.

(Member Representative – Signature)

(Member Representative – Title)

(Date)

(Fund Administrator)

(Date)