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

SECTION B: INCOME LOSS AND EXTRA EXPENSE

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

SECTION C: DEPENDENT BUSINESS INTERRUPTION

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

SECTION D: CONSEQUENTIAL REPUTATIONAL HARM

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: HARDWARE REPLACEMENT COSTS

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 3: NETWORK SECURITY & PRIVACY LIABILITY

SECTION A: NETWORK SECURITY 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**

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**SECTION B: PRIVACY LIABILITY**

Aggregate limit of liability:

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

Deductible:

**SECTION C: MANAGEMENT LIABILITY**

Aggregate limit of liability:

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

Deductible:

**SECTION D: REGULATORY FINES**

Aggregate limit of liability:

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

Deductible:

**SECTION E: PCI FINES, PENALTIES AND ASSESSMENTS**

Aggregate limit of liability:

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

Deductible:

**COVERAGE CLAUSE 4: MEDIA LIABILITY**

**SECTION A: DEFAMATION**

Aggregate limit of liability:

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

Deductible:

**SECTION B: INTELLECTUAL PROPERTY RIGHTS INFRINGEMENT**

Aggregate limit of liability:

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

Deductible:

**COVERAGE CLAUSE 5: COURT ATTENDANCE COSTS**

Aggregate limit of liability:

**\$100,000 in the aggregate**  
**\$0 each and every claim**

Deductible:

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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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Named Covered Person: Baldwin County Commission

Participation Agreement #: 0040-0076

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

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**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.

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(Member Representative – Signature)

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(Member Representative – Title)

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(Date)

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(Fund Administrator)

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(Date)