



TIG Advisors  
200 East Southampton Dr Ste 200  
Columbia, MO 65203  
573-875-4800

## **MANAGEMENT LIABILITY Pillar - Non-Profit Organizations Proposal**

**COLUMBIA COMMUNITY LAND TRUST INC**  
500 E WALNUT ST STE 108  
COLUMBIA, MO 65201

**Proposed Policy Period**  
03/17/2019 - 03/17/2022



*Everything Insurance Should Be®*

[cinfin.com](http://cinfin.com)

## WHO WE ARE — HOW WE WORK

Our Past and Present



Everything Insurance Should Be®

### Serving policyholders through local independent agents

The Cincinnati Insurance Company was founded in 1950 by John J. Schiff, Robert C. Schiff, Harry M. Turner and Chester T. Field. As independent insurance agents living and working in Ohio, they believed there was great opportunity for a company that would focus on providing exceptional local service to agents and policyholders.

The original prospectus for potential stockholders stated a commitment to the American Agency System and specified the plan to write fire and allied lines, marine and physical damage insurance in Ohio. In the first year of operation, Cincinnati Insurance wrote \$92,000 in gross premiums. In 2017, The Cincinnati Insurance Companies insurer group reported more than \$5 billion in net written premiums.

### Offering a broad range of products and services

Cincinnati Financial Corporation, formed in 1968, is traded in the Nasdaq Global Select Market under the ticker CINF. It operates primarily through The Cincinnati Insurance Company, which itself has four other insurance subsidiaries:

- Our standard market property casualty insurance group offers a broad range of business and personal policies, retaining a strong customer focus on our select group of more than 1,600 agencies in more than 40 states and the District of Columbia. The Cincinnati Casualty Company and The Cincinnati Indemnity Company round out this highly rated group.
- The Cincinnati Life Insurance Company markets life and disability income insurance and annuities in 49 states.
- The Cincinnati Specialty Underwriters Insurance Company offers excess and surplus lines insurance products.

Two other Cincinnati Financial subsidiaries offer services that complement our insurance operations:

- CFC Investment Company offers equipment and vehicle leasing and financing services.
- CSU Producer Resources Inc, our wholly owned excess and surplus lines brokerage, serves the same local independent agencies that offer our standard market policies.

### Staying true to our mission

While success broadened the scope of the plan for Cincinnati Insurance, it has not altered the original purpose. Cincinnati Insurance continues to be agent-centered. We maximize agent advantages through sound underwriting and pricing practices, superior claims service and efforts to provide a stable market to agents and their clients through all industry and economic cycles. Local agents have an informed, frontline perspective that benefits policyholders as well as the company, helping to create profitability and value for shareholders.

### Leading with strength

Cincinnati ranks among the nation's top 25 property casualty insurer groups, based on net written premiums. Our solid financial strength, liquidity and flexibility support high independent ratings, including the standard market property casualty group's A+ (Superior) and the life insurer's A (Excellent) from A.M. Best Company.

FORTUNE® ranks Cincinnati Financial Corporation, operating through The Cincinnati Insurance Companies, among the largest U.S. companies, according to the 2018 FORTUNE® 500 list.

### How we work

We believe in doing business person to person. This helps us deliver a high level of service, customize our products to policyholder needs and respond quickly in the event of a claim. A unique field structure places local marketing and claims decision-makers in the communities they serve. Up to 32 percent of our insurance staff live and work in field locations, operating out of their homes. These associates spend much of their time in the offices of our customers, the local independent agents who provide exceptional value and service to the businesses and people in their communities.

Ratings are effective as of the edition date of this form, under continuous review and subject to change and/or affirmation. For the latest financial strength ratings and information about our published rankings, independent surveys and studies, please visit [cinf.com](http://cinf.com). FORTUNE® and FORTUNE 500 are registered trademarks of Time Inc. and are used under license. From FORTUNE Magazine, June 1, 2018 © 2018 Time Inc. Used under license. FORTUNE and Time Inc. are not affiliated with, and do not endorse products or services of, Cincinnati Financial Corporation. For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. "The Cincinnati Insurance Companies", "Cincinnati Insurance" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries - The Cincinnati Indemnity Company or The Cincinnati Casualty Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. Do not reproduce or post online, in whole or in part, without written permission. © 2018 The Cincinnati Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141.



## The Cincinnati Advantage

# LEADING WITH STRENGTH AND SERVICE

Our Ability to Pay Claims



Everything Insurance Should Be®

### Ratings

Cincinnati Financial Corporation, operating through The Cincinnati Insurance Companies, ranks among the 2018 FORTUNE 500® list of the largest U.S. companies, based on revenues.

The Cincinnati Insurance Companies serves businesses, families and individuals. Their policies are backed by our strong surplus, assuring that resources will be there to pay policyholder claims. Each company in Cincinnati's standard market property casualty insurance group earns high insurer financial strength ratings:

#### A.M. Best Co. – A+ (Superior)

This independent provider of insurer ratings since 1899 awards its A+ (Superior) financial strength rating to Cincinnati's property casualty group. Only the top approximately 12 percent of property casualty insurer groups receive A.M. Best's A+ or A++ ratings in the Superior category. Best cites the group's superior risk-adjusted capitalization, conservative loss reserving and operating fundamentals, along with favorable balance sheet liquidity, growing use of predictive modeling and successful distribution within our targeted regional markets.

#### Fitch Ratings – A+ (Strong)

Fitch Ratings cites Cincinnati's conservative capitalization, well-managed reserves and strong agency distribution system in awarding its A+ insurer financial strength rating.

#### Moody's Investors Service – A1 (Good Financial Security)

Moody's A1 rating of the standard market property casualty group is supported by its entrenched regional franchise, good risk-adjusted capital position, consistent reserve strength, strong financial flexibility and substantial holding company liquidity.

#### S&P Global Ratings – A+ (Strong)

S&P cites multiple factors supporting Cincinnati's A+ (Strong) rating, including the group's very strong capitalization and strong competitive position, which is supported by a very loyal and productive independent agency force and low-cost infrastructure.

### Service

Cincinnati markets insurance exclusively through a select group of local independent agents who deliver exceptional products and services. This means you can rely on someone who knows your community, its businesses and people, and who works hard to earn your loyalty and continued business over the long term. Together with local Cincinnati claims representatives, they have built Cincinnati's reputation as one of the top insurers, confirmed time after time in independent surveys of agents and consumers.

Cincinnati's business is helping people recover financially after losses, working to preserve their dignity in the process. Cincinnati excels as a company by responding to claims person to person, and building financial strength to meet future obligations. Cincinnati's ability to pay claims is fully supported by a consistent reserving approach and a highly rated, diversified bond portfolio that significantly exceeds our liability for estimated future claims.

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage.

**FORTUNE**  
**500**  
— 2018 —



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This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. "The Cincinnati Insurance Companies", "Cincinnati Insurance" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries – The Cincinnati Indemnity Company or The Cincinnati Casualty Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. Do not reproduce or post online, in whole or in part, without written permission. © 2018 The Cincinnati Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141.



The Cincinnati Insurance Companies

## The Cincinnati Advantage

# A COMPANY YOU CAN TRUST

Our culture



Everything Insurance Should Be®

### What kind of company provides your insurance?

FORTUNE® lists Cincinnati Financial Corporation, operating through The Cincinnati Insurance Companies, among the top 500 largest U.S. companies in 2018 based on revenues.

### Everything Insurance Should Be®

Beyond products and services, your purchase of a Cincinnati policy recognizes that you and your agent value consistency and quality in your insurance buying decisions.

The National Association of Insurance Commissioners comprised of insurance regulators from each state, provides state-specific data that has consistently shown Cincinnati with one of the lowest countrywide consumer complaint ratios. Please visit Consumer Information Resource, [www.naic.org](http://www.naic.org), for more information.

Cincinnati is one of only five companies named 24 times to the property casualty Ward's 50 list. Since the analysis began in 1991 insurers and groups named to the list excel at policyholder safety and shareholder return over five-year periods.

### How you benefit

Our company culture extends high standards of openness, integrity and attention to detail in everything we do:

- marketing only through professional independent agents who know your community and your business
- working to provide each policyholder with the appropriate coverage, terms and pricing
- paying what is due under the policy contract when claims occur
- making decisions that build long-term value with our policyholders, agents, shareholders and associates

For more information, please contact your local independent agent representing Cincinnati or visit [cinfin.com](http://cinfin.com).



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## NONPROFIT ORGANIZATION DIRECTORS AND OFFICERS LIABILITY

COVERAGE	LIMIT
<b>Nonprofit Organization D&amp;O</b>	\$1,000,000*
*Policy Level Shared Annual Aggregate Limit Applies - No	
Investigative Costs Sublimit	\$100,000
Excess Benefit Transaction Tax Sublimit (per organizational manager)	\$20,000
<b>Employed Lawyers Limit</b>	Not Covered
<b>Additional Defense</b>	Not Covered
<b>Excess Side A</b>	Not Covered

COVERAGE	DEDUCTIBLE
<b>Nonprofit Organization D&amp;O</b>	\$1,000
Deductible does not apply to non-indemnifiable loss.	
<b>Employed Lawyers</b>	N/A

**Retroactive Date: N/A**

**Prior or Pending Date: 03/17/2017**

**Continuity Date: 03/17/2017**

## CYBER RISK LIABILITY

### Cincinnati Data Defender Coverage

INSURING AGREEMENT	LIMIT	DEDUCTIBLE
<b>A. Response Expenses</b>	\$50,000	\$1,000
Forensic Information Technology Review Sublimit	\$25,000	
Legal Review Sublimit	\$25,000	
Public Relations Services Sublimit	\$25,000	
<b>B. Defense and Liability</b>	\$50,000	\$1,000
Regulatory Fines and Penalties Sublimit	\$25,000	
Payment Card Industry Fines and Penalties Sublimit	\$25,000	
<b>C. Identity Recovery</b>	\$25,000	\$250
Lost Wages and Child and Elder Care Sublimit	\$5,000	
Mental Health Counseling Sublimit	\$1,000	
Miscellaneous Unnamed Costs Sublimit	\$1,000	

**Retroactive Date: 03/17/2019**

**Cincinnati Data Defender Coverage Premium \$559.00**

### Cincinnati Network Defender Coverage

INSURING AGREEMENT	LIMIT	DEDUCTIBLE
<b>A. Computer Attack</b>	\$50,000	\$1,000
Loss of Business Sublimit	\$25,000	
Public Relations Sublimit	\$25,000	
Cyber Extortion Sublimit	\$10,000	\$1,000
<b>B. Network Security Liability and Electronic Media Liability</b>	\$50,000	\$1,000

**Retroactive Date: 03/17/2019**

**Cincinnati Network Defender Coverage Premium \$187.00**

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## CRIME XC (EXPANDED COVERAGE)

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COVERAGE	LIMIT	DEDUCTIBLE
Employee Theft	\$10,000	\$500
Forgery or Alteration	\$2,500	\$500
Inside the Premises - Theft of Money and Securities	\$10,000	\$500
Outside the Premises - Theft of Money and Securities	\$2,500	\$500
Money Orders and Counterfeit Money	\$10,000	\$500

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## PREMIUM SUMMARY

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### The Cincinnati Insurance Company

Named Insured: COLUMBIA COMMUNITY LAND TRUST INC

Address: 500 E WALNUT ST STE 108  
COLUMBIA, MO 65201

Agency: TIG Advisors

Coverage	Premium
Nonprofit Organization D&O	\$800
Crime	\$150
Cyber Risk Liability	\$746
Terrorism	\$25
<b>Total Annual Premium</b>	<b>\$1,721.00</b>

This quote is valid for 30 days.

Ask your agent about various billing and payment options.



## FORM SCHEDULE

FORM NUMBER	FORM NAME
ECLAS.BANNER.PAGE 01/2008	ECLAS.BANNER.PAGE
IA4234 01/2015	Policyholder Notice Terrorism Insurance Coverage
IA4991 06/2017	Commission Schedule
IP446 08/2001	Notice to Policyholders
ML101 01/2018	General Provisions
ML4112MO 06/2016	Missouri Changes - Cancellation and Nonrenewal
ML498MO 07/2016	Acknowledgment of Defense Costs Included Within the Limits of Insurance - Missouri
ML501 01/2016	Pillar Common Policy Declarations
ML327 01/2018	Product Liability Exclusion
ML505 01/2016	Nonprofit Organization Directors and Officers Liability Coverage Part Declarations
ML102 01/2018	Cincinnati Data Defender™ Coverage Form
ML4106MO 12/2017	Missouri Changes - Cincinnati Data Defender™ Coverage
ML502 01/2018	Cincinnati Data Defender™ Coverage Part Declarations
ML117 01/2016	Crime Expanded Coverage (XC®)
IA4338 05/2011	Signature Endorsement
IA4500MO 10/2018	Missouri - Notice to Policyholders
IP412 12/1992	Important Information to Policyholders
ML400 01/2016	Summary of Premiums Charged
ML4000 01/2016	Notice of Loss Control Services
ML4002 01/2016	Management Liability Department Signature Request
ML4193MO 01/2018	Missouri Changes - Pillar Policy Program
ML458 01/2016	Cap on Losses from Certified Acts of Terrorism
ML498MO 07/2016	Acknowledgment of Defense Costs Included Within the Limits of Insurance - Missouri

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## FORM SCHEDULE

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FORM NUMBER	FORM NAME
ML105 01/2018	Nonprofit Organization Directors and Officers Liability Coverage
ML328 01/2018	Professional Liability Exclusion
ML103 01/2018	Cincinnati Network Defender™ Coverage Form
ML4107MO 12/2017	Missouri Changes - Cincinnati Network Defender™ Coverage
ML503 01/2018	Cincinnati Network Defender™ Coverage Part Declarations
ML4113MO 06/2016	Missouri Changes - Crime Coverage
ML517 01/2016	Crime XC® (Expanded Coverage) Coverage Part Declarations

## PAY PLANS AND PAYMENT OPTIONS



Everything Insurance Should Be®

### Policies billed by your agency

*Quarterly, semi-annual, and annual pay plans* are available when you receive invoices from your **agency** and you pay your insurance premiums directly to your agency. For eligible accounts, *three-year prepaid pay plans* are also available. Please discuss with your agent the various ways to pay your premiums.

### Policies billed by Cincinnati

*Monthly plus the above pay plans* are available for Cincinnati-billed policies. You receive billing statements from and pay your insurance premiums directly to The Cincinnati Insurance Companies.

#### *Monthly:*

- no minimum annual premium
- installment fees up to \$5 apply for each payment, unless paid using EFT

#### *Quarterly and semi-annual:*

- no minimum annual premium
- first installment due at policy inception
- fees up to \$5 apply for each installment, unless paid using EFT

#### *Annual:*

- full payment due at policy inception
- no installment fees apply

#### *Three-year prepaid plan for eligible accounts:*

- full payment due at policy inception
- no installment fees apply

### Four ways you can pay your Cincinnati-billed policy

You can pay your insurance premiums directly to Cincinnati with the method that best suits your needs:

#### 1) **Electronic funds transfer:**

- You complete a form authorizing Cincinnati to set up automatic, ongoing withdrawals for each installment from your checking or savings account.
- Installment fees do not apply when payment is made by EFT (Not available in Texas, Nevada or Massachusetts.)
- If you initially choose another payment option, Cincinnati includes a prefilled EFT form with your first account statement and/or premium notice, giving you the option to switch to EFT for future payments.

#### 2) **Online:**

- Visit [cinfin.com](http://cinfin.com) to pay online.
- To set up an online payment, refer to your Cincinnati account statement or premium-due notice for the information you need.
- You can pay by Visa®, MasterCard® or Discover® card, debit card, checking account or savings account.
- This method allows access for multiple payors on the account.
- You initiate each payment; you *cannot* schedule recurring payments.
- You can pay immediately or schedule a single payment for a future date up to the payment due date.
- Payments confirmed by 3 p.m. Eastern Time are processed the same day (Monday thru Friday, excluding legal holidays).
- For assistance with online payment services, please call 888-242-0888.

#### 3) **By phone:**

- You can pay immediately by dialing 800-364-3400.
- Refer to your Cincinnati account statement and/or premium-due notice for the information you need.
- You can pay by Visa, MasterCard or Discover card, debit card, checking account or savings account.
- This method allows access for multiple payors on the account.
- You initiate each payment; you *cannot* schedule recurring payments.
- Payments confirmed by 3 p.m. Eastern Time are processed the same day (Monday thru Friday, excluding legal holidays).

#### 4) **By check:**

- Pay by check and send through the mail.
- Please allow sufficient time for postal delivery.
- Mail to: The Cincinnati Insurance Companies, P.O. Box 145620, Cincinnati, OH 45250-5620.

Your agent can offer you the pay plan that works best for your business.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. "The Cincinnati Insurance Companies" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through □ The Cincinnati Insurance Company or one of its wholly owned subsidiaries – □ The Cincinnati Indemnity Company, □ The Cincinnati Casualty Company or □ The Cincinnati Specialty Underwriters Insurance Company – and life and disability income insurance and annuities through □ The Cincinnati Life Insurance Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. Copyright © 2015 The Cincinnati Insurance Company. All rights reserved. Do not reproduce or post online, in whole or in part, without written permission.

## **TERRORISM COVERAGE**



*Everything Insurance Should Be®*

### **What is the Terrorism Act?**

The Terrorism Risk Insurance Act of 2002 established a program under which the federal government shares with the insurance industry the risk of loss from certain future acts of terrorism, and – in the case of workers' compensation coverage – loss from acts of war.

The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an act of terrorism. Terrorism is a violent act or an act dangerous to life, property or infrastructure committed by an individual or individuals as part of an effort to coerce the population or government of the United States that results in aggregate losses of \$5 million or more.

### **Your new insurance proposal includes terrorism coverage**

In compliance with the Act, we offer on this proposal terrorism coverage for lines of business on which the Act applies. Terrorism coverage is limited to acts certified under the federal program and by the terms, conditions, exclusions, limits, endorsements, provisions of your policy and any applicable laws to which this coverage quote applies.

Your Premium Summary shows the total charges for terrorism coverage. Cincinnati charges premiums for terrorism coverage based only on our portion of the potential losses and not the federal government's portion paid under the Act. While we encourage policyholders to keep terrorism coverage, you may reject coverage by signing a rejection form, which your independent agent representing Cincinnati can provide.

### **Renewal policies**

When you are renewing a policy, your renewal proposal will include the terrorism coverage described above, even if you previously signed a rejection statement for one or more lines of insurance.

- To purchase this coverage, please contact your agent for additional information.
- If you **do not** wish to purchase the proposed terrorism coverage, please complete and sign a new rejection form that your agent can provide.

Thank you for trusting your agent and Cincinnati to protect your business.

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage.

**Management Liability**

## **PILLAR POLICY**

Pillar Crime Coverage, Crime XC® and Crime XC+® Options

### **Protecting your assets**

Help protect the assets of your organization with Cincinnati's Pillar crime coverage options. All organizations face crime exposures from internal and external threats. Regardless of safeguards, background checks and screening for most organizations a crime loss is not a question of if but of when. Disappearance of funds often results from small amounts being taken over a lengthy period of time by a seemingly trustworthy employee.

In our world of increasing use of technology, cybercrime has become commonplace. Organizations now need computer security beyond what's provided by our financial institutions or service providers. In addition to the employee theft and computer fraud exposures, losses may also stem from forgery or alteration, robbery or counterfeit money.

### **Providing the insurance you need**

You can purchase crime insurance options that best suit your needs. Our most robust crime option offers flexible features and our highest limit options if needed and you qualify. You can also choose our Crime XC or Crime XC+ options that offer fixed, lower limits and minimal requirements to qualify. You can purchase the Crime XC or Crime XC+ along with our robust crime coverage option to receive excess limits after your Cincinnati primary crime limits are exhausted.

Please see the next page for a more complete summary of coverages. Your agent recommending Cincinnati can provide more details, answer questions and add coverage to your Pillar Policy.

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage.



## Coverage Summary

# MANAGEMENT LIABILITY CRIME OPTIONS

Crime Coverage, ML116  
 Crime XC®, ML117 with ML517  
 Crime XC+®, ML117 with ML516

This summarizes the coverages provided by the listed insurance forms, depending on the coverage option purchased or quoted and the forms approved in each state. Any higher limits that appear in your sales proposal replace the standard limits listed. For complete details of the terms, conditions, limitations and exclusions, please see your policy.

Insuring Agreement	Description
<b>Crime Coverage, ML116</b>	
Employee theft	Covers loss of or damage to money, securities and other property due to employee theft, whether identified or acting alone or in collusion with others
Forgery or alteration	Covers loss resulting directly from forgery or alteration of instruments, such as checks, drafts and promissory notes
Inside the premises	Provides coverage for loss: <ul style="list-style-type: none"> <li>• of money and securities inside the premises or a banking premises, resulting directly from theft, disappearance or destruction</li> <li>• due to damage to other property resulting directly from an actual or attempted robbery of a custodian or safe burglary</li> </ul>
Outside the premises	Pays for theft, disappearance or destruction of money and securities and other property in the care and custody of a messenger or armored motor vehicle company due to an actual or attempted robbery
Computer fraud	Covers loss of money, securities and other property when a computer is used from inside the insured's premises or a banking premises to fraudulently transfer of that property to a person or place outside those premises
Funds transfer fraud	Pays for direct loss due to a financial institution receiving and responding to a fraudulent request to transfer, pay or deliver funds from the insured's account
Money orders and counterfeit money	Covers loss after accepting in good faith counterfeit money or money orders in exchange for merchandise, money or services
Client's property	Covers your client's loss or damage to money, securities and other property by an identified employee acting alone or in collusion with other persons
Claim expense	Pays expenses incurred by the insured to establish the existence and amount of any covered loss under any insurance agreement
<b>Social Engineering Fraud, ML201</b>	
Social engineering fraud	Covers loss when insured transfers money, securities or other property requested by an insured person or employee, or a known customer or vendor who later proves to be an imposter
<b>Crime XC or XC+, ML117</b>	
Coverage Feature (\$500 deductible applies)	<div>Limits Crime XC ML117 &amp; ML517</div> <div>Limits Crime XC+ ML117 &amp; ML518</div>
• Employee theft	\$10,000
• Forgery or alteration	\$2,500
• Inside the premises theft of money and security	\$10,000
• Outside the premises theft of money and securities	\$2,500
• Money orders and counterfeit money	\$10,000

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. "The Cincinnati Insurance Companies", "Cincinnati Insurance" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries - The Cincinnati Indemnity Company or The Cincinnati Casualty Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. Do not reproduce or post online, in whole or in part, without written permission. © 2018 The Cincinnati Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141.

**Management Liability**

# **PILLAR™ NONPROFIT ORGANIZATION DIRECTORS & OFFICERS LIABILITY COVERAGE**



## **Why buy D&O liability coverage?**

Directors and officers make discretionary decisions that may affect anyone who has a relationship with the institution: shareholders, regulatory agencies, creditors, suppliers, competitors and patients. Anyone who believes they have been harmed as a result of those decisions may take legal action, requiring you to incur costly expenses to defend your organization and its directors and officers.

When you have directors and officers coverage, it helps protect you and your institution. Consider what could happen without D&O coverage:

- Contributors can sue directors for violating their duties of care and loyalty to the organization, which may result in financial problems for the nonprofit.
- Nonprofit organizations generally don't have the funds to pay for high legal fees to defend their directors and officers. D&O policies protect the assets of nonprofit organizations. Otherwise, the organizations' assets would be needed to indemnify their directors and officers.

## **Providing the insurance you need**

D&O liability coverage insures against claims alleging wrongful acts committed by insureds acting on behalf of your organization. You receive protection for covered claims, relieving you and any other insured person of the need to pay the significant defense costs and potential settlements or judgments.

Having the proper protection in place also helps you to attract and retain the most qualified people, especially when you have coverage that has a broad definition of insured and provides a duty to defend. That way, you don't need to fund your own defense and apply for reimbursement.

## **Protecting your assets**

You can trust your local independent agent recommending coverage to understand your organization and see it as you see it. Together, we can customize an insurance program to help protect the personal assets of your directors and officers and the financial strength of your organization with Cincinnati's Pillar nonprofit organization D&O liability coverage.

**Liability protection  
relieving you of the  
need to pay for defense  
costs, settlements  
or judgments.**



### Selecting the right company

With Cincinnati's Pillar management liability coverage, know that you have an exceptional insurance program from a company offering:

- A management team specifically dedicated to keeping your program on the leading edge
- Superior claims service provided by Cincinnati professionals
- High financial strength rating from A.M. Best Co., reflecting our ability to pay claims and keep our promises. Please visit [cinfm.com](http://cinfm.com) and Financial Strength to see our latest ratings

- For qualifying accounts, three-year policy terms with rates that won't increase during the term in most states for many coverages, saving you the added time and expense of annual renewals

Please see below for a more complete summary of coverages. Your agent recommending Cincinnati can provide more details, answer questions and add the coverage you need.

## NONPROFIT ORGANIZATION DIRECTORS AND OFFICERS LIABILITY COVERAGE, ML105

General Provisions Applicable to All Liability Coverage Parts, ML101

This summarizes the coverages provided by the listed insurance forms, depending on the coverage option purchased or quoted and the forms approved in each state. Any higher limits that appear in your sales proposal replace the standard limits listed. For complete details of the terms, conditions, limitations and exclusions, please see your policy.

INSURING AGREEMENTS, ML105		
A. Insured Persons	Pays on behalf of insured persons all covered loss that they are legally obligated to pay	
B. Indemnification	Pays on behalf of the organization all covered loss that it's required to pay as indemnification to the insured persons	
C. Organization	Pays on behalf of the organization all covered loss that it is legally obligated to pay	
Coverage	Description	Cincinnati D&O ML105 & ML101
COVERAGE FEATURES		
Allocation	Covers 100 percent of defense costs when allocating between losses that are covered and not covered	✓
Antitrust coverage	Applies no exclusion for allegations of violations of antitrust regulations	✓
Claim reporting	Requires a claim to be reported when an executive has knowledge of it. If insureds other than executives have knowledge of the claim, there is no penalty for failure to report	✓
Contractual liability <sup>1</sup>	Includes coverage for defense costs for contractual liability claims for insured persons	✓
Extended reporting period	Provides an automatic ERP for no additional premium	90 days
Failure to maintain insurance	Applies no exclusion for failure to maintain insurance	✓

<sup>1</sup> Not applicable in NY



# NONPROFIT ORGANIZATION D&O LIABILITY COVERAGE

Coverage	Description	Cincinnati D&O ML105 & ML101
<b>COVERAGE FEATURES (cont'd)</b>		
Insured vs. insured exclusion	Includes exceptions to provide coverage for claims brought by:	
	• an examiner, trustee, receiver, liquidator, rehabilitator, bankruptcy trustee or similar official, or creditors committee	✓
	• an executive, director or officer who has not served as an insured person of the organization for at least a one year period	✓
	• an insured person who is not an executive, director or officer or person who is not receiving assistance from one	✓
	• a whistleblower pursuant to any federal, state or local statutory or common law	✓
Liberalization	Includes liberalization to provide updated coverage to existing policyholders	✓
Misconduct allegations <sup>1</sup>	Includes defense costs coverage for allegations of misconduct (deliberately fraudulent, dishonest, criminal or malicious, willful violation of statute/law, or gaining profit to which the insured is not entitled) until adverse results to the insured are no longer able to be appealed	✓
Misrepresentation look-back period	Limits coverage for misrepresentations on the application to only the current policy and to warranties or representations made within the last three years	✓
New subsidiaries	Provides automatic coverage for newly acquired or formed subsidiaries regardless of size	✓
Order of payments	Prioritizes protection of personal assets	✓
Outside directorship liability	Includes coverage for insured persons for service as an officer or member of the board of directors, trustees, regents, managers, governors, or equivalent position for an organization, which is described as 501(c)(2), (3), (4), (6), (7), (8), (10), (19) or 501(d)	✓
Parent company and franchisor extension <sup>1</sup>	Extends coverage to a parent company or franchisor at the insured's request	✓
Patent infringement	Applies no exclusion to insured persons for allegations of patent infringement and misappropriation of trade secrets	✓
Personal injury	Provides protection from claims alleging acts such as invasion of privacy, libel, slander or defamation	✓
Prior acts coverage	Provides protection for wrongful acts occurring prior to the inception of coverage	✓
Publishers liability	Provides protection from claims alleging acts such as plagiarism, copyright infringement or misappropriation of ideas	✓
Rescission	Protects you because the insurer cannot rescind coverage	✓
Securities coverage	Applies no exclusion for violation of securities laws	✓
Settlement provision	Provides insured with 90 percent of settlement/judgment in excess of the settlement offer rejected by the insured. We will not settle a claim without consent of the insured	✓
Severability of exclusions	Applies to:	
	• insured persons so that all exclusions are severable and the knowledge or wrongful acts of one insured person are not imputed to other insureds	✓
	• the conduct exclusion only so that conduct pertaining to an executive is imputed only to the organization	✓
Spouse/domestic partner coverage <sup>2</sup>	Extends protection to the spouse or domestic partner of an insured person in their role as a spouse or domestic partner	✓
Territory	Applies coverage to wrongful acts occurring anywhere in the world unless it violates U.S. economic or trade sanctions	✓

<sup>2</sup> Domestic partners not covered in NY

# NONPROFIT ORGANIZATION D&O LIABILITY COVERAGE

Coverage	Description	Cincinnati D&O ML105 & ML101
<b>COVERAGE FEATURES (cont'd)</b>		
Insured	Broad definition of insured includes:	
	• named insured	✓
	• subsidiaries that are more than 50 percent owned by the insured, including for-profit subsidiaries if disclosed on the application	✓
	• members of the board of directors, trustees, regents, managers, governors or equivalent position	✓
	• officers, employees, committee members and volunteers	✓
	• independent contractors the insured has agreed to provide indemnification	✓
	• debtor in possession	✓
Claim	Broad definition of claim includes:	✓
	• written demand for monetary damages or other relief	✓
	• civil, administrative or regulatory proceedings	✓
	• arbitration or mediation proceedings	✓
	• criminal proceedings	✓
	• written request to toll or waive statute of limitations	✓
	• civil, administrative, regulatory or criminal investigations of insured persons	\$100,000 sublimit
Loss	Broad definition of loss includes the defense costs incurred and the amount the insured becomes legally obligated to pay to include:	
	• punitive and exemplary damages with most favorable venue wording <sup>1</sup>	✓
	• excess benefit transaction tax coverage <sup>1</sup>	\$20,000 sublimit per organizational manager
<b>OPTIONS AVAILABLE</b>		
Defense costs outside limits <sup>3</sup>	Provides additional unlimited insurance dedicated to the payment of defense costs, preserving the entire purchased limit for settlements/judgments	Subject to approval
Continuity of coverage	Offers an option for continuity of coverage	Subject to approval
Employed lawyers professional liability coverage	Covers claims arising from legal services provided by the insured's employed lawyers	Subject to approval
Excess Side A	Provides an additional limit of liability for insured persons	\$1 million
Extended reporting period	Offers flexible options:	
	• 12-month ERP (Three-year ERP in NY)	Available to all accounts
	• ERP of other lengths • period to request ERP after cancellation	Subject to approval Up to 60 days
Shared limit of insurance	Provides the ability to select specific coverages that share a limit and to receive a premium discount for those coverages	✓

<sup>3</sup> Automatically included in VT

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. "The Cincinnati Insurance Companies", "Cincinnati Insurance" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries - The Cincinnati Indemnity Company or The Cincinnati Casualty Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. Do not reproduce or post online, in whole or in part, without written permission. © 2018 The Cincinnati Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141.

## PILLAR MANAGEMENT LIABILITY POLICY

### Coverage Overview

#### Pillar Management Liability Coverage

Conveniently receive a flexible approach by combining valuable management liability coverages in one policy:

- Directors and officers liability
- Employment practices liability
- Fiduciary liability
- Cyber risk
- Crime

Qualifying financial institutions may also select coverage for:

- Bankers professional liability
- Trust services errors and omissions
- Specialized crime protection available on a separate policy



**Pillar provides a flexible approach to combining valuable coverages in one policy.**



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[cinfin.com](http://cinfin.com)

### Why purchase Pillar?

Even well-run organizations face legal challenges. You can be saddled with significant defense costs if:

- A highly paid executive is replaced by a younger, lower-paid employee. The executive sues for age discrimination.
- Participants in a 401(k) plan sue the plan's administrator, the plan and the sponsor, alleging violations of the trust agreement that lead to significant loss of plan assets.
- An employee is dismissed and sues the employer for wrongful termination.

### How will you spend your time and resources?

Would a judgment or settlement negatively impact the financial strength of your corporation or organization? Or worse yet, put you out of business? Do you have the resources to coordinate an effective defense?

### Innovative

Since 1982, Cincinnati has been writing D&O and fiduciary liability insurance. Cincinnati was also one of the first standard carriers to introduce employment practices liability coverage.

Pillar continues this innovation by letting you choose the coverage that fits your needs. Combining coverages reduces the likelihood of coverage gaps or overlaps, so you don't have to worry about becoming involved in disputes between multiple insurers. Combining coverages also simplifies reporting claims and reduces your paperwork with only one application needed in most cases.

### Specialized options for your organization

You receive innovative and diverse management liability products that include coverage features specific to:

- Nonprofit organizations
- Community associations
- Educational institutions
- Healthcare institutions
- Privately held companies
- Financial institutions

### Flexible

Pillar allows you to choose the same or different limits of insurance for each coverage. You can opt for a common limit to be shared by whichever coverage parts you choose.

Ask about any special coverage or policy condition to accommodate your situation. Our policies offer many built-in and optional coverage features. Your agent can work with us to customize a policy made to order for you, so you pay only for the coverage you need.

### Personal service

A select group of local independent insurance agencies represents Cincinnati. As your neighbors, independent agents understand your needs and risks. They work hard to give you value and service that support long-term relationships. Please visit [cinfin.com](http://cinfin.com) to read about the most recent published rankings, studies and independent surveys of agents and consumers that consistently rate Cincinnati as one of the top insurers.



### Financial strength

Property casualty policyholders count on Cincinnati's financial strength. Their policies are backed by Cincinnati's high surplus, assuring that resources will be there when policyholders need them.

Independent rating agencies affirm Cincinnati's high financial strength, placing it among the top standard market property casualty insurer groups. Please visit [cinfin.com](http://cinfin.com) and Financial Strength for our latest ratings.

Thank you for trusting your agent and Cincinnati to protect your business.



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## Coverage Summary

## CINCINNATI DATA DEFENDER™

Cincinnati Data Defender™ Coverage Form, HC102 1/18 or ML102 1/18

This summarizes the coverages provided by the listed insurance form, depending on the coverage option limits and sublimits purchased or quoted. Talk to your agent about the availability of higher limits. In the event of a conflict, the actual policy terms, conditions, limitations and exclusions prevail.

Coverage Descriptions	Standard Limits HC102 or ML102
<b>Breach response expense and services<sup>1</sup></b> coverage – Pays for expenses that you incur to respond to a data compromise (i.e. a breach of your client's data stored in any format), including services to assist your customers, employees and others affected by a breach:	\$50,000 (deductible applies)
• professional IT help to identify who was affected by the breach and how to notify them	\$25,000 sublimit
• legal review to determine notification requirements	\$25,000 sublimit
• preparation of notifications to affected individuals	Included
• services to help individuals affected by the breach	Included
– toll-free help line if identity theft is suspected	Included
– credit monitoring for affected individuals	Included
– identity restoration case management for identity theft victims	Included
• professional public relations review of and response to the data breach	\$25,000 sublimit
<b>Defense and liability</b> coverage – Protects you if liability claims arise from a data breach. Coverage includes:	\$50,000 (deductible applies)
• investigation, defense and appeal expenses	Included
• damages, judgments or settlements to affected individuals for which you are held responsible	Included
• legal expenses for which you are held responsible	Included
• defense and settlement costs for regulatory proceedings	Included
• payment card industry fines and penalties	\$25,000 sublimit
• regulatory fines and penalties	\$25,000 sublimit
• punitive damages to the extent legally insurable	Included
• prejudgment and postjudgment interest for which you are held responsible	Included

<sup>1</sup> A separate agreement with a specialty vendor – The Hartford Steam Boiler Inspection and Insurance Company – allows The Cincinnati Insurance Companies to offer a variety of support services, including call center assistance, collaborative claims service and online policy holder training and risk mitigation materials.



## CINCINNATI DATA DEFENDER

Coverage Descriptions (cont'd)	Standard Limits HC102 or ML102
<b>Identity recovery</b> coverage – Protects qualifying owners/key employees of your business if they become identity theft victims, whether or not the identity theft is related to a data compromise at your business. This coverage includes:	\$25,000 (deductible applies)
• identity recovery help line	Included
• case management by experienced case managers	Included
• reimbursement for covered expenses	Included
– legal fees caused by identity theft including costs for civil and criminal defense	Included
– lost wages and child and elder care expenses due to time away from work	\$5,000 sublimit
– credit report restoration	Included
– reapplication fees for loans declined due to incorrect credit information	Included
– postage, phone and shipping fees	Included
– notary and filing fees	Included
– mental health counseling costs	\$1,000 sublimit
– costs for other expenses that result from the identity theft	\$1,000 sublimit
<b>Loss control/risk assessment online services<sup>1</sup>:</b>	
• incident response plan roadmap – steps to take following a data breach	Included
• training modules – privacy best practices and red flag rules	Included
• risk management tools – self-assessments, state breach notification laws and cost calculators	Included
• eRisk resources – external resources directory: law firms, public relations firms and IT consultants	Included
• news center – security and compliance news and helpful industry links	Included
• learning center – best practices and white papers by leading authorities	Included



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## Coverage Summary

## CINCINNATI NETWORK DEFENDER™

Cincinnati Network Defender Coverage Form, HC103 1/18 or ML103 1/18

This summarizes the coverages provided by the listed insurance forms, depending on the coverage option purchased or quoted and the forms approved in each state. Any higher limits that appear in your sales proposal replace the standard limits listed. For complete details of the terms, conditions, limitations and exclusions, please see your policy.

Coverage Descriptions	Standard Limits HC103 or ML103
<b>Computer attack</b> – pays for your covered losses resulting directly from a computer attack, including:	\$50,000 <sup>1</sup> (deductible applies)
• data restoration – costs to hire a professional firm to replace lost or corrupted data from electronic sources	Included
• data re-creation – costs to hire a professional firm to research, re-create and replace lost or corrupted data from <i>non</i> -electronic sources	Included
• system restoration – costs to hire a professional firm to restore your computer system to its pre-attack level of functionality by replacing or reinstalling software, removing malicious code and correcting the configuration of your computer system	Included
• loss of business income – income lost by your business and extra expenses incurred during the time system and data recovery activities take place	\$25,000 <sup>2</sup>
• public relations services – costs to engage a professional PR firm to communicate with outside parties concerning the computer attack and your response	\$25,000 <sup>2</sup>
• third-party systems (loss while data is in your service provider's control)	Included
• cyber extortion (including ransomware)	\$10,000
<b>Network security and electronic media liability coverage</b> pays for defense and settlement costs due to claims brought against you by third parties for alleged damage caused by:	\$50,000 <sup>1</sup> (deductible applies)
A security failure in your computer system that leads to:	
• breach of third-party business data	Included
• unplanned malware forwarding or replication	Included
• unintentional support of a denial of service attack	Included
Your electronic communications that result in:	Included
• defamation	Included
• violation of a person's right of privacy	Included
• interference with a person's right of publicity	Included
• infringement of copyright or trademark	Included

<sup>1</sup> Standard limit is \$100,000 in MT, ND, NH and NY

<sup>2</sup> Standard sublimit is \$50,000 in MT, ND, NH and NY

# CINCINNATI NETWORK DEFENDER™

Coverage Descriptions (cont'd)	Standard Limits HC103 or ML103
<b>Cyberattack mitigation online resources<sup>3</sup>:</b>	
• learning center content on cybercrime, data security, risk management and security awareness	Included
• news center links to timely articles and the latest computer and network security news	Included
• risk management tools such as assessments, guides, sample policies, forms and templates	Included
• brief security training videos for education about business security and privacy awareness topics	Included
• optional technical support service, TechQ, for assistance in troubleshooting, diagnosing and fixing common computer problems, including finding and removing viruses	Available for an additional fee

<sup>3</sup> A separate agreement with a specialty vendor – The Hartford Steam Boiler Inspection and Insurance Company – allows The Cincinnati Insurance Companies to offer a variety of support services, including call center assistance, collaborative claims service and online policyholder training and risk mitigation materials.



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**Management Liability**

**PILLAR™ CYBER RISK PROTECTION**



**Why buy cyber risk protection?**

Every business, no matter its size, collects and stores personal information about customers, employees and others. In addition, your business may depend on computer systems to access and use data to conduct daily operations. Technology and accessibility to personal information expose you to harmful cyberattacks with the potential to disrupt your operations, increase costs and damage customer relationships. Imagine these scenarios:

- Private customer information is exposed through a retailer's website. The customers sue the retailer.
- A health care organization's donor database is exposed due to a computer virus. The health organization is held responsible.
- Thousands of student names and Social Security numbers are exposed due to a security breach of a college computer server. The college must defend itself against negligence charges.

**Protecting your business**

You can trust your local independent agent recommending coverage to understand your organization and see it as you see it. Together, we can customize a plan to help protect your organization with the appropriate cyber risk insurance coverage.

**Providing the coverage you need**

To protect your business, consider security for your computer systems and cyber risk insurance from Cincinnati by choosing from these coverage options:

- **Cincinnati Data Defender™** – Provides three important data privacy exposure coverages: expenses incurred responding to a breach and providing services for those affected, identity theft and defense and liability coverage.
- **Cincinnati Network Defender™** – Provides two important types of cyber risk protection: computer attack coverage, and network security and electronic media liability coverage.
- **Cincinnati Cyber Defense™** – Includes the coverage elements of Data Defender and Network Defender with additional coverage options for cyber extortion and electronic media liability coverage.

Cincinnati Data Defender and Cincinnati Network Defender can be purchased separately or can work together to create well-rounded protection for your small to medium-sized organization. Cincinnati Cyber Defense may be the best option for your organization if it's larger or has more complex cyber exposures, and you need broader coverage, higher limits and more flexible options.

Please review a more complete summary of coverages on the next page. Your agent recommending Cincinnati can provide more details, answer questions and add coverage to your Pillar Policy.

**Protection includes access to an online portal offering training, best practices and other tools for managing cyber risk before an attack.**



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# CYBER RISK PROTECTION

Insuring Agreement	Description
<b>Cincinnati Data Defender, ML102 &amp; General Provisions, ML101</b>	
<b>Response expenses coverage</b>	Pays costs you incur to respond after a data breach, including expenses for providing services to assist your customers, employees and others affected by the breach
<b>Defense and liability coverage</b>	Provides financial protection for legal action you may face even if your breach response is efficient and complies with applicable laws
<b>Identity recovery coverage</b>	Provides expense reimbursement and personal services to help you recover from identity theft if an unauthorized person commits fraud or other crimes using your personal or financial information
<b>Cincinnati Network Defender, ML103 &amp; General Provisions, ML101</b>	
<b>Computer attack coverage</b>	Helps your business recover after a cyberattack and pays for cyber extortion expense data restoration services, data re-creation services, system restoration services, business income you lose, extra expenses you incur, as well as public relations services
<b>Network security and electronic media liability coverage</b>	<p>Pays for defense and settlement costs due to claims by third parties:</p> <ul style="list-style-type: none"> <li>• for alleged damage caused by a security failure in your computer system that leads to a breach of third-party business data, the unplanned forwarding or replication of malware or the unintentional support of a denial of service attack</li> <li>• alleging that your electronic communications resulted in defamation, violation of a person's right of privacy, interference with a person's right of publicity or infringement of copyright or trademark</li> </ul>
<b>Cincinnati Cyber Defense, ML104 &amp; General Provisions, ML101</b>	
<b>Response expenses coverage</b>	Pays costs you incur in responding to a data breach and includes expenses for providing services to assist your customers, employees and others affected by the breach
<b>Computer attack coverage</b>	Helps your business recover after a cyberattack and pays for data restoration services, data re-creation services, system restoration services, business income you lose, extra expenses you incur, as well as public relations services
<b>Cyber extortion coverage</b>	Pays the cost of an investigator that you retain due to an extortion threat against your systems or data, and it covers amounts paid in response to the cyber threat
<b>Identity recovery coverage</b>	Provides expense reimbursement and personal services to help you recover from identity theft if an unauthorized person commits fraud or other crimes using your personal or financial information
<b>Data compromise liability coverage</b>	Provides defense and liability coverage for legal action you may face even if your breach response is efficient and complies with applicable laws
<b>Network security liability coverage</b>	Pays for defense and settlement costs due to claims by third parties for alleged damage caused by a security failure in your computer system that leads to a breach of third-party business data, the unplanned forwarding or replication of malware, the unintentional support of a denial of service attack or the inability of an authorized third-party user to access your computer system
<b>Electronic media liability coverage</b>	Pays defense and settlement costs if a third-party claimant sues you alleging that your electronic communications resulted in defamation, violation of a person's right of privacy, interference with a person's right of publicity or infringement of copyright or trademark

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## VALUE FOR YOUR BUSINESS

Business Insurance



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### Quality products and services

- Customizable insurance products from The Cincinnati Insurance Company, the lead subsidiary of Cincinnati Financial Corporation, which ranks among the 2018 FORTUNE 500® list of largest U.S. companies, based on revenues
- Multi-year policy terms available in most states for many coverages, saving you the time and expense of annual renewals
- Professional advice of your local independent agent representing Cincinnati
- High-quality service, provided by representatives who live and work in or near your agent's community, creating loyal policyholders who spread the word about Cincinnati, keeping our advertising costs very low
- Loss control services and programs, at no additional charge, helping you reduce or avoid loss and plan ahead for a catastrophic event
- State-mandated boiler inspections provided at no additional charge when you purchase a machinery and equipment policy, adding value to your insurance program and stretching your insurance dollar
- Flexible billing and payment options, giving you control and choice to receive your bills and pay them in the manner that works for you
- Access to vendor services at discounted rates

### Financial strength built on a foundation of solid ethics and values

- High financial strength ratings from A.M. Best Co., reflecting our ability to pay claims and keep our promises, so you can rest easy
- Excellent reputation for earning agent and policyholder loyalty, giving you value and treating you fairly, as confirmed in independent studies and surveys
- One of the lowest countrywide consumer complaint ratios, as documented by the insurance regulatory group, the National Association of Insurance Commissioners, in its Consumer Information Source at [naic.org](http://naic.org)
- One of only five companies named 25 times to the property casualty Ward's 50 list. Insurers and groups named to the list excel at balancing policyholder safety and shareholder return
- More than 65 years of experience building long-term relationships that grow over time

Local independent agents representing The Cincinnati Insurance Companies provide insurance quotes and policy service.

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**500**  
— 2018 —



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