

City Council Meeting Agenda

Date: 8/10/17
Time: 4:15 p.m.
Location: City Hall – Council Chambers

- Mayor Matt Hall
- Donny Anderson
- Karen Ballinger
- Jerry Fritz
- Landon Greer
- Glenn A. Nielson
- Stan Wolz
- City Administrator, Barry Cook
- Finance Officer, Leslie Brumage
- City Attorney, Scott Kolpitcke

- Discuss a request to Carryover funding for CYAIR from FY16-17 to FY17-18
 - Staff Reference: Leslie Brumage

- Discuss Cyber Security Insurance Policy
 - Staff Reference: Leslie Brumage, Finance Officer
 - Spokesperson: Ron Meeker, Wyoming Financial

- Discuss Account Tech Position – Administrative Services Division
 - Staff Reference: Leslie Brumage, Finance Officer
Barry Cook, City Administrator

- Discuss Sale of Dedicated Property
 - Staff Reference: Barry Cook, City Administrator

- Other Matters from Council

- Meeting Reminders:**
 - Tuesday, August 15, 2017 - Regular Council Meeting 7:00 p.m. City Council Chambers
 - Thursday, August 31, 2017 – Special Work Session 4:15 p.m. City Council Chambers
 - Tuesday, September 5, 2017 - Regular Council Meeting 7:00 p.m. City Council Chambers

Time Adjourned: _____

City of Cody Agenda Request Form

In order to fully prepare the Council for their meetings, individuals wishing to appear before the Council are asked to complete the following information prior to placement on the agenda. You may be notified by mail, telephone or e-mail of the date you have been scheduled to appear. You may also be contacted by City staff prior to the meeting to see if your concerns can be addressed without appearing before the Council.

Please provide the following detailed information relating to your concern or request. This form (and any relevant attachments) is due no later than seven days prior to a Council meeting to allow sufficient time for internal review. Council packets are prepared the Wednesday prior to the Tuesday meetings, however Agenda Request Forms must be submitted no later than the Monday of the previous week for consideration at the Tuesday Meetings. Meetings are held the first and third Tuesday of each month. Please complete the following information in full and return to City of Cody PO Box 2200 Cody, WY 82414 (Fax 307-527-6532)

Name of person to appear before the Council Bucky Hall

Organization Represented CYAIR

Date you wish to appear before the Council _____

Mailing Address P.O. BOX 1225 Telephone 899-8684

E-Mail Address bhall@wyoming.com

Preferred form of contact: Telephone _____ E-Mail

Names of all individuals who will speak on this topic Bucky

Event Title (if applicable) _____

Date(s) of Event (if applicable) _____

Full description of topic to be discussed (include all relevant information, attach additional sheet if necessary)

TAKE OVER OF FUNDS
FROM 16-17 BUDGET YEAR

Which City employee(s) have you spoken to about this issue? LESLIE

Signature Bucky Hall Date 7/27/17

CyberRisk

TOP 5 REASONS YOUR BUSINESS NEEDS CYBERRISK COVERAGE



- 1** Data breaches and cyber attacks are becoming more common and **have increased another 23 percent** in the last year alone.¹
- 2** **25 percent** of all breaches have occurred in organizations of 2,500 or fewer employees and **34 percent** in organizations of fewer than 250 employees.¹
- 3** **All industries are vulnerable** to a data breach or cyber attack, including education, financial services, nonprofits, professional services, manufacturing, hospitality and retail sectors.
- 4** The **average cost of a data breach has risen to \$6.53 million**² and includes costs related to business disruption, revenue loss, equipment damages, legal fees, public relations expenses and forensic analysis, as well as notification costs that are legally mandated in 47 states.
- 5** When your business experiences a data breach, the costs associated with that breach average **\$217 per compromised record**.³ Unless you secure a dedicated cyber policy, your business is not likely to have adequate insurance coverage.

Travelers CyberRisk coverage is offered as a stand-alone policy or as a cohesive part of our *Wrap+*[®], *Executive Choice+*[®] and *SelectOne+*[®] management liability suites of coverages. CyberRisk provides a combination of coverage options to help protect your organization from emerging cyber threats and now includes access to the Travelers' *eRisk Hub*[®] – an information portal of risk management tools.

¹Symantec Internet Security Threat Report 20

^{2,3}Ponemon Institute 2015 Cost of Data Breach Study

Available through the *Wrap+*[®], *SelectOne+*[®] and *Executive Choice+*[®] suite of products.

travelersbond.com

Travelers Casualty and Surety Company of America and its property casualty affiliates. One Tower Square, Hartford, CT 06183

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

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HOW OUR COVERAGE RESPONDS FOR PRIVATE, NON-PROFIT AND PUBLIC COMPANIES

| Liability Insuring Agreements | | | |
|---|---|---|---|
| Insuring Agreement | Definition | Claim Scenario | Coverage Response |
| Network and Information Security Liability | Coverage for claims arising from unauthorized access to data, failure to provide notification of a data breach where required by law, transmission of computer virus and failure to provide authorized users with access to the company website | A hacker obtains sensitive personal information from the insured's computer system. As a result, a number of customers bring a claim against the insured for allowing access to their personal information. | Damages and defense costs for covered lawsuits |
| Communications and Media Liability | Coverage for claims arising from copyright infringement, plagiarism, defamation, libel and slander in electronic content | A lawsuit is brought against the insured by another entity alleging that their online content and organizational branding have been plagiarized and their trademarks infringed upon. | Damages and defense costs for covered lawsuits |
| Regulatory Defense Expenses | Coverage for governmental claims made as a result of network and information security liability or communications and media liability | A charity with offices nationwide suffers a major data breach involving thousands of donors. As a result, attorneys general in multiple states bring regulatory action against the insured. | Costs for responding to regulatory claims stemming from the data breach, including any resulting fines or penalties |

| First-party Insuring Agreements | | | |
|--|--|--|--|
| Insuring Agreement | Definition | Claim Scenario | Coverage Response |
| Crisis Management Event Expenses | Coverage for public relations services to mitigate negative publicity | The insured's chief customer service officer has his laptop stolen. The laptop contains more than 100,000 donor records, including their personal contact information. | Costs for hiring a public relations firm to restore donor confidence or mitigate negative publicity generated from the incident |
| Security Breach Remediation and Notification Expenses | Coverage for costs associated with notification of individuals breached, credit monitoring for 365 days, fraud expense reimbursement and call center | A skilled cyber criminal hacks into the insured's internal processing system. Names, addresses and credit information for more than 50,000 of the insured's members are captured from the system. | Costs for retaining legal counsel to assist with the breach response, including forensics, notice requirements and expenses; providing credit monitoring and a call center for impacted individuals; and obtaining an ID fraud policy for affected victims |
| Computer Program and Electronic Data Restoration Expenses | Coverage for expenses to restore data lost from system damage due to a computer virus or unauthorized access | A computer virus corrupts the insured's system software and data. | Costs for repair and restoration of the insured's computer programs and electronic data |
| Computer Fraud | Coverage for loss of money, securities or other property due to unauthorized system access | An organized crime ring gains unauthorized access to the insured's accounts payable in its computer system and alters the bank routing information on outgoing payments. The result - \$1 million transferred to the crime ring's account. | Direct loss of the insured's money, securities or other property |

First-party Insuring Agreements (continued)

| Insuring Agreement | Definition | Claim Scenario | Coverage Response |
|---|--|---|---|
| Funds Transfer Fraud | Coverage for loss of money or securities due to fraudulent transfer instructions to a financial institution | An insured receives an email that appeared to be from its bank, but was not. The insured's employee opens the email, which activates embedded malware that reads keystrokes from his computer. The perpetrator uses this means to obtain banking and password information and initiate a fraudulent electronic wire transfer from the insured's bank account. | The insured's funds that were fraudulently transferred from its bank account |
| E-Commerce Extortion | Coverage for money paid as a result of threats made to fraudulently transfer funds, destroy data, introduce a virus, attack a system or disclose electronic customer information | The insured receives a series of notes that threaten to hack into its customer database and disclose all of the contact information to the general public. | Expenses to manage the incident and monies or securities paid to the extortioner |
| Business Interruption and Additional Expense | Coverage for loss of income and expenses to restore operations as a result of a computer system disruption caused by a virus or unauthorized computer attack | An organization's server is infected by a severe virus and as a result, its internal computer network is not available for an extended period. | The net proceeds that would have been earned (or net losses that would have been avoided) resulting from the computer system disruption |

Travelers CyberRisk coverage is offered as a stand-alone policy or as a cohesive part of the *Wrap+*[®] and *Executive Choice+*[®] management liability suite of coverages. CyberRisk provides a combination of coverage options to help protect organizations from emerging cyber threats and now includes access to the Travelers eRisk Hub powered by NetDiligence[®] – an information portal of risk management tools.

Travelers Management Liability - Global Risk Update



What's the issue?

The international regulatory landscape is growing in complexity with an increased focus on **foreign non-admitted insurance** laws. Regulators have become more active in monitoring compliance with these laws, having an impact on insurers, insureds, and brokers. As the business operations and associated insurance risks of Travelers' insureds continue to expand outside of the United States, attention to these laws, which vary from country to country, is increasingly important.

In an effort to clearly address these legal challenges, Travelers will be adding the Global Coverage Compliance Endorsement to primary Management Liability policies that extend coverage beyond the United States.

Foreign non-admitted insurance refers to insurance that provides coverage for persons, companies, and property located in a foreign jurisdiction in which the issuing insurer is not licensed or otherwise authorized by the local regulatory authority to provide insurance.

What are the key endorsement features?

This endorsement will:

1. Clarify that Travelers cannot legally pay claims in foreign jurisdictions when foreign non-admitted insurance laws prohibit such payments;
2. Clarify Travelers' inability to provide insurance in the event that doing so would violate an applicable trade and economic sanctions law; and
3. Add "**Financial Interest**" coverage, which provides a solution in those foreign jurisdictions where Travelers is not legally permitted to provide coverage to a foreign insured organization, but is able to make payment in the U.S. based on the U.S. named insured's interest in the foreign insured organization.

Under the "**Financial Interest**" coverage, payment is made to the first named insured in the U.S. for the covered loss sustained by the foreign entity. Financial Interest coverage recognizes that a loss sustained by a foreign insured organization impacts the balance sheet of the U.S. named insured, and the payment made in the U.S. to the first named insured is the full amount of the otherwise covered loss.

In situations where a foreign country's non-admitted insurance restrictions would not permit "Financial Interest" coverage, such as for losses sustained by foreign individuals that are not indemnified by an insured organization, including Side-A losses under a Directors & Officers (D&O) policy, Travelers can help procure a local policy. Travelers has the ability to place locally admitted D&O policies in over 100 countries.

How is this helpful to you and your customers?

The goal in attaching this new endorsement is to be transparent about Travelers' intent to remain compliant with foreign non-admitted insurance and trade and economic sanctions laws. With the "Financial Interest" coverage provided in this endorsement, Travelers has an express contractual obligation to pay the first named insured in the U.S. when the loss is sustained by a foreign insured organization in a country that prohibits non-admitted insurance.

Who should I contact for more information?

To learn more, please contact your local Travelers underwriter.



Wrap+®

Jill E Hovey
6060 S Willow Dr
GREENWOOD VILLAGE, CO 80111
Phone: (720) 200-8402
Email: JHOVEY@travelers.com

July 13, 2017

Marsha Gilbertz
WYOMING FINANCIAL INS
720 ALLEN AVE
CODY, WY 82414

RE: Insured Name: CITY OF CODY
P.O. BOX 2200
CODY, WY 82414

Expiring Policy Number: N/A

Policy Period: September 1, 2017 to September 1, 2018

Dear Marsha Gilbertz :

On behalf of **Travelers Casualty and Surety Company of America** we are pleased to provide the attached proposal of insurance for your review.

The quotes contained in this document are valid for 30 days, and are subject to the provision of, and Travelers' review and acceptance of, the required underwriting information noted in the Contingencies section. Travelers reserves the right to change the quotes in this document, or to refuse to bind coverage entirely, based on review of the required underwriting information or based on adverse change in the risk(s) to be insured prior to the quote expiration date noted in this document.

Travelers is pleased to offer Risk Management PLUS+ Online®[®], the industry's most comprehensive program for mitigating your management liability exposures, which is available to you at no additional cost. Please visit www.rmplusonline.com to view the services that are available. If you have additional questions about the site please contact your Underwriter.

Travelers Casualty and Surety Company of America, a subsidiary of The Travelers Companies, Inc., has consistently earned high ratings for financial strength and claims-paying ability from independent rating services, including a current A.M. Best rating of A++*. Founded in 1853, The Travelers Companies, Inc. is a Fortune 500 company, a component of the Dow Jones Industrial Average, and a leading provider of property casualty insurance for businesses.

Thank you for considering Travelers for your client's insurance coverages. We look forward to discussing this opportunity with you.

Sincerely,

Jill E Hovey

Travelers Bond & Specialty Insurance

*A.M. Best's rating of A++ applies to Travelers Casualty and Surety Company of America as well as to certain insurance subsidiaries of Travelers that are members of the Travelers Insurance Companies pool; other subsidiaries are included in another rating pool or are separately rated. For a listing of companies rated by A.M. Best and other rating services visit www.travelers.com. Ratings listed herein are as of May 2014, are used with permission, and are subject to changes by the rating services. For the latest rating, access www.ambest.com.

Travelers Casualty and Surety Company of America
QUOTE OPTION #1

CYBER COVERAGE:

| Third Party Liability Insuring Agreements | Limit | Retention | Continuity Date | Prior & Pending Proceeding Date |
|---|-------------------------------------|------------------------------------|-----------------|---------------------------------|
| A. Network and Information Security | \$1,000,000 for each Claim | \$10,000 for each Claim | Inception | Inception |
| B. Communication and Media Liability | \$1,000,000 for each Claim | \$10,000 for each Claim | | |
| C. Regulatory Defense Expenses | \$500,000 for each Regulatory Claim | \$10,000 for each Regulatory Claim | | |

CyberRisk Retroactive Date: Inception

| First Party Insuring Agreements | Limit of Insurance | Retention |
|--|---|--|
| D. Crisis Management Event Expenses | \$500,000 for each Single First Party Insured Event | \$10,000 for each Single First Party Insured Event |
| E. Security Breach Remediation and Notification Expenses | \$500,000 for each Single First Party Insured Event | \$10,000 for each Single First Party Insured Event |
| F. Computer Program and Electronic Data Restoration Expenses | \$500,000 for each Single First Party Insured Event | \$10,000 for each Single First Party Insured Event |
| G. Computer Fraud | \$500,000 for each Single First Party Insured Event | \$10,000 for each Single First Party Insured Event |
| H. Funds Transfer Fraud | \$500,000 for each Single First Party Insured Event | \$10,000 for each Single First Party Insured Event |
| I. E-Commerce Extortion | \$500,000 for each Single First Party Insured Event | \$10,000 for each Single First Party Insured Event |
| J. Business Interruption and Additional Expenses | \$500,000 for each Single First Party Insured Event | |

CyberRisk Waiting Period (hours): with respect to Insuring Agreement J:12

TOTAL ANNUAL PREMIUM - \$6,650.00

(Other term options listed below, if available)

LIMIT DETAIL:

Shared Additional Defense Limit of Liability: N/A
CyberRisk Policy Aggregate Limit: \$1,000,000

EXTENDED REPORTING PERIOD AND RUN-OFF:

Extended Reporting Period for Cyber Coverage:

Additional Premium Percentage: 75%
Additional Months: 12

Run-Off Extended Reporting Period for Cyber Coverage:

Additional Premium Percentage: N/A
Additional Months: N/A

CLAIM DEFENSE FOR ASSOCIATION MANAGEMENT LIABILITY COVERAGE, LIABILITY COVERAGES AND/OR CYBER COVERAGE:

Duty to Defend

PREMIUM DETAIL:

| Term | Payment Type | Premium | Taxes | Surcharges | Total Premium | Total Term Premium |
|--------|--------------|------------|--------|------------|---------------|--------------------|
| 1 Year | Prepaid | \$6,650.00 | \$0.00 | \$0.00 | \$6,650.00 | \$6,650.00 |

POLICY FORMS APPLICABLE TO QUOTE OPTION # 1:

CYB-2001-0710 CyberRisk Declarations
CYB-3001-0710 CyberRisk Policy

ENDORSEMENTS APPLICABLE TO QUOTE OPTION # 1:

ACF-7006-0511 Removal of Short-Rate Cancellation Endorsement
AFE-19003-0614 Acknowledgment of Defense Expenses Limitation Endorsement
AFE-19004-0115 Cap on Losses From Certified Acts of Terrorism Endorsement
AFE-19008-0115 Federal Terrorism Risk Insurance Act Disclosure
CYB-19001-0112 Replace Exclusion III. A. 8 Endorsement
CYB-19005-0217 Fines And Penalties/Consumer Redress Funds/Payment Card Expenses Insuring Agreement Endorsement – Including Chargebacks
CYB-19017-0315 Global Coverage Compliance Endorsement
CYB-19019-0217 Privacy Policy Endorsement
CYB-19046-0217 Delete War Exclusion Endorsement
CYB-19048-0217 Expand E-Commerce Extortion To Include Acts By Employees Endorsement
CYB-4036-0710 Wyoming Changes Endorsement

CONTINGENCIES APPLICABLE TO QUOTE OPTION # 1:

This quote is contingent on the acceptable underwriting review of the following information prior to the quote expiration date.

- 1 Fully completed signed and dated Acknowledgment of Defense Expenses form AFE-19003

COMMISSION: 12.50%

Travelers Casualty and Surety Company of America
QUOTE OPTION #2

CYBER COVERAGE:

| Third Party Liability Insuring Agreements | Limit | Retention | Continuity Date | Prior & Pending Proceeding Date |
|---|--|---|-----------------|---------------------------------|
| A. Network and Information Security | \$1,000,000 for each Claim | \$10,000 for each Claim | Inception | Inception |
| B. Communication and Media Liability | \$1,000,000 for each Claim | \$10,000 for each Claim | | |
| C. Regulatory Defense Expenses | \$1,000,000 for each Regulatory Claim | \$10,000 for each Regulatory Claim | | |

CyberRisk Retroactive Date: Inception

| First Party Insuring Agreements | Limit of Insurance | Retention |
|--|--|---|
| D. Crisis Management Event Expenses | \$1,000,000 for each Single First Party Insured Event | \$10,000 for each Single First Party Insured Event |
| E. Security Breach Remediation and Notification Expenses | \$1,000,000 for each Single First Party Insured Event | \$10,000 for each Single First Party Insured Event |
| F. Computer Program and Electronic Data Restoration Expenses | \$1,000,000 for each Single First Party Insured Event | \$10,000 for each Single First Party Insured Event |
| G. Computer Fraud | \$1,000,000 for each Single First Party Insured Event | \$10,000 for each Single First Party Insured Event |
| H. Funds Transfer Fraud | \$1,000,000 for each Single First Party Insured Event | \$10,000 for each Single First Party Insured Event |
| I. E-Commerce Extortion | \$1,000,000 for each Single First Party Insured Event | \$10,000 for each Single First Party Insured Event |
| J. Business Interruption and Additional Expenses | \$1,000,000 for each Single First Party Insured Event | |

CyberRisk Waiting Period (hours): with respect to Insuring Agreement J:12

TOTAL ANNUAL PREMIUM - \$7,570.00

(Other term options listed below, if available)

LIMIT DETAIL:

Shared Additional Defense Limit of Liability: N/A
CyberRisk Policy Aggregate Limit: \$1,000,000

EXTENDED REPORTING PERIOD AND RUN-OFF:

Extended Reporting Period for Cyber Coverage:

Additional Premium Percentage: 75%
Additional Months: 12

Run-Off Extended Reporting Period for Cyber Coverage:

Additional Premium Percentage: N/A
Additional Months: N/A

CLAIM DEFENSE FOR ASSOCIATION MANAGEMENT LIABILITY COVERAGE, LIABILITY COVERAGES AND/OR CYBER COVERAGE:

Duty to Defend

PREMIUM DETAIL:

| Term | Payment Type | Premium | Taxes | Surcharges | Total Premium | Total Term Premium |
|--------|--------------|------------|--------|------------|---------------|--------------------|
| 1 Year | Prepaid | \$7,570.00 | \$0.00 | \$0.00 | \$7,570.00 | \$7,570.00 |

POLICY FORMS APPLICABLE TO QUOTE OPTION # 2:

CYB-2001-0710 CyberRisk Declarations
CYB-3001-0710 CyberRisk Policy

ENDORSEMENTS APPLICABLE TO QUOTE OPTION # 2:

ACF-7006-0511 Removal of Short-Rate Cancellation Endorsement
AFE-19003-0614 Acknowledgment of Defense Expenses Limitation Endorsement
AFE-19004-0115 Cap on Losses From Certified Acts of Terrorism Endorsement
AFE-19008-0115 Federal Terrorism Risk Insurance Act Disclosure
CYB-19001-0112 Replace Exclusion III. A. 8 Endorsement
CYB-19005-0217 Fines And Penalties/Consumer Redress Funds/Payment Card Expenses Insuring Agreement Endorsement – Including Chargebacks
CYB-19017-0315 Global Coverage Compliance Endorsement
CYB-19019-0217 Privacy Policy Endorsement
CYB-19046-0217 Delete War Exclusion Endorsement
CYB-19048-0217 Expand E-Commerce Extortion To Include Acts By Employees Endorsement
CYB-4036-0710 Wyoming Changes Endorsement

CONTINGENCIES APPLICABLE TO QUOTE OPTION # 2:

This quote is contingent on the acceptable underwriting review of the following information prior to the quote expiration date.

- 1 Fully completed signed and dated Acknowledgment of Defense Expenses form AFE-19003

COMMISSION: 12.50%

QUOTE NOTES:

NOTICES:

It is the agent's or broker's responsibility to comply with any applicable laws regarding disclosure to the policyholder of commission or other compensation we pay, if any, in connection with this policy or program.

Important Notice Regarding Compensation Disclosure

For information about how Travelers compensates independent agents, brokers, or other insurance producers, please visit this website: http://www.travelers.com/w3c/legal/Producer_Compensation_Disclosure.html

If you prefer, you can call the following toll-free number: 1-866-904-8348. Or you can write to us at Travelers, Agency Compensation, One Tower Square, Hartford, CT 06183.

FEDERAL TERRORISM RISK INSURANCE ACT DISCLOSURE

The federal Terrorism Risk Insurance Act of 2002 as amended ("TRIA"), establishes a program under which the Federal Government may partially reimburse "Insured Losses" (as defined in TRIA) caused by "Acts Of Terrorism" (as defined in TRIA). Act Of Terrorism is defined in Section 102(1) of TRIA to mean any act that is certified by the Secretary of the Treasury - in consultation

with the Secretary of Homeland Security and the Attorney General of the United States - to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

The Federal Government's share of compensation for such Insured Losses is established by TRIA and is a percentage of the amount of such Insured Losses in excess of each Insurer's "Insurer Deductible" (as defined in TRIA), subject to the "Program Trigger" (as defined in TRIA). Through 2020, that percentage is established by TRIA as follows:

- 85% with respect to such Insured Losses occurring in calendar year 2015.
- 84% with respect to such Insured Losses occurring in calendar year 2016.
- 83% with respect to such Insured Losses occurring in calendar year 2017.
- 82% with respect to such Insured Losses occurring in calendar year 2018.
- 81% with respect to such Insured Losses occurring in calendar year 2019.
- 80% with respect to such Insured Losses occurring in calendar year 2020.

In no event, however, will the Federal Government be required to pay any portion of the amount of such Insured Losses occurring in a calendar year that in the aggregate exceeds \$100 billion, nor will any Insurer be required to pay any portion of such amount provided that such Insurer has met its Insurer Deductible. Therefore, if such Insured Losses occurring in a calendar year exceed \$100 billion in the aggregate, the amount of any payments by the Federal Government and any coverage provided by this policy for losses caused by Acts Of Terrorism may be reduced.

For each coverage provided by this policy that applies to such Insured Losses, the charge for such Insured Losses is no more than one percent of your premium, and does not include any charge for the portion of such Insured Losses covered by the Federal Government under TRIA. Please note that no separate additional premium charge has been made for the terrorism coverage required by TRIA. The premium charge that is allocable to such coverage is inseparable from and imbedded in your overall premium.

Coverage Disclaimer:

THIS QUOTE DOES NOT AMEND, OR OTHERWISE AFFECT, THE PROVISIONS OR COVERAGE OF ANY RESULTING INSURANCE POLICY ISSUED BY TRAVELERS. IT IS NOT A REPRESENTATION THAT COVERAGE DOES OR DOES NOT EXIST FOR ANY PARTICULAR CLAIM OR LOSS UNDER ANY SUCH POLICY. COVERAGE DEPENDS ON THE APPLICABLE PROVISIONS OF THE ACTUAL POLICY ISSUED, THE FACTS AND CIRCUMSTANCES INVOLVED IN THE CLAIM OR LOSS AND ANY APPLICABLE LAW.

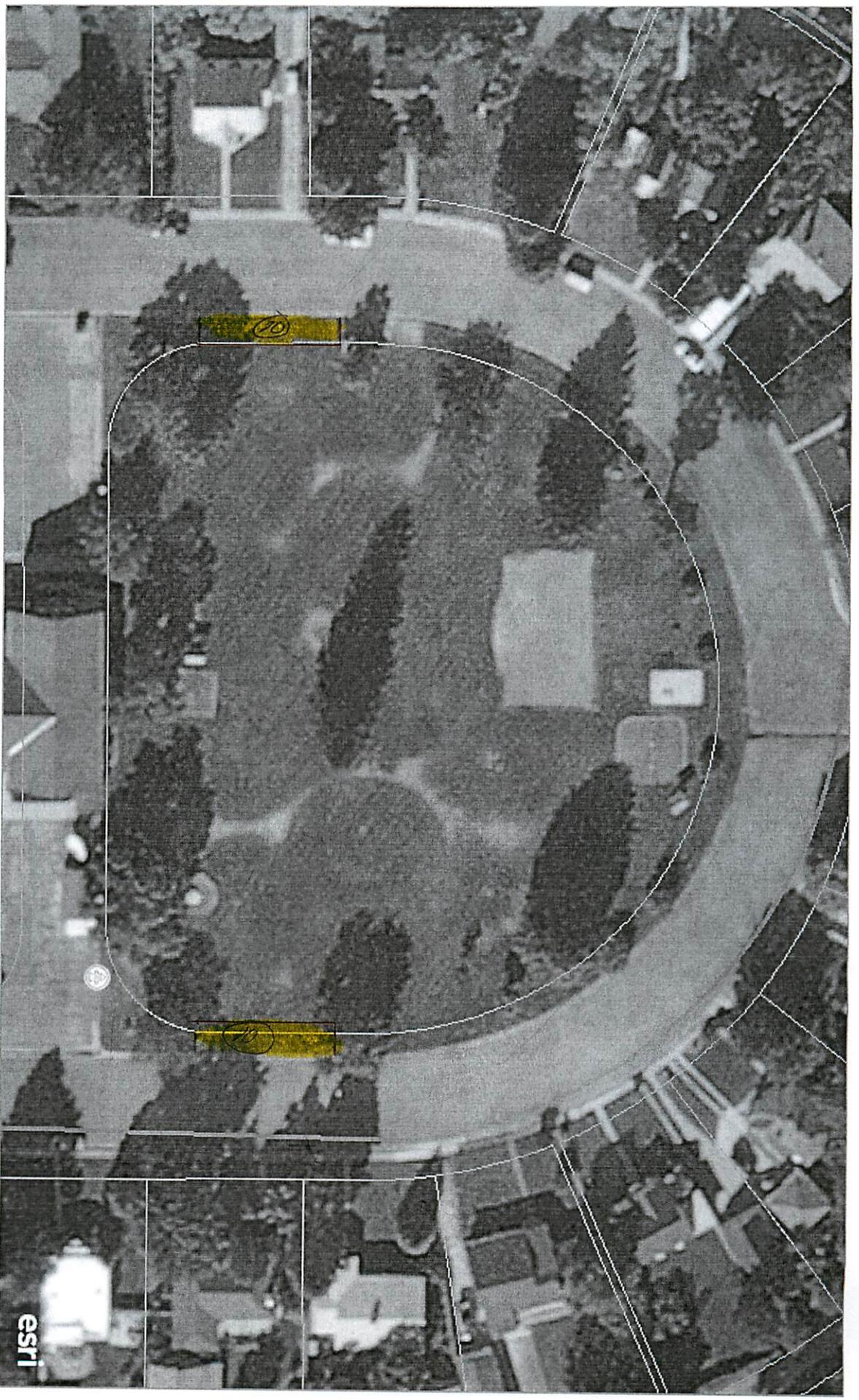
THE PRECEDING OUTLINES THE COVERAGE FORMS, LIMITS OF INSURANCE, POLICY ENDORSEMENTS AND OTHER TERMS AND CONDITIONS PROVIDED IN THIS QUOTE. ANY POLICY COVERAGES, LIMITS OF INSURANCE, POLICY ENDORSEMENTS, COVERAGE SPECIFICATIONS, OR OTHER TERMS AND CONDITIONS THAT YOU HAVE REQUESTED THAT ARE NOT INCLUDED IN THIS QUOTE HAVE NOT BEEN AGREED TO BY TRAVELERS. PLEASE REVIEW THIS QUOTE CAREFULLY AND IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT YOUR TRAVELERS REPRESENTATIVE.

Affiliate (non-Subsidiary) Coverage Disclaimer:

Regardless of the submission of information or typical availability of coverage for any entity that is not a Subsidiary of the Named Insured, **such entity is not covered by the Policy unless an endorsement is provided that specifically schedules it.** Under the Wrap+® policy, coverage is generally afforded to the following entities (unless otherwise excluded): (1) the Named Insured and (2) its majority-owned Subsidiaries. A Subsidiary is defined in each coverage part of the Wrap+® policy and the definition can vary between coverage parts. An affiliate is not defined but generally has some ownership and/or management in common with the Named Insured or its Subsidiaries (but itself is not a Subsidiary of either one). Affiliate coverage will not be considered on a blanket basis nor will an individual entity be scheduled without proper underwriting information (please contact your underwriter to discuss specific requirements). For an actual description of coverages, terms and conditions, refer to the Policy. Sample policies can be found at <http://www.travelers.com/business-insurance/management-professional-liability/private-non-profit/index.aspx>



Treated Water 2017



DigitalGlobe, Microsoft, CNES/Airbus DS

100ft

esri

Barry,
 See me on this. The
 old plan submitted yesterday has
 W-1 marked. *SB*