Kamm Insurance Group™
A Relation Company

Coverage Comparison
Cyber
Elmhurst Public Library
519120 - Libraries and Archives

Quote ID: 81224
Revenue: $8,233,050
Record count: 24,700
Date: 10/29/2026

	cowbell®	TOKIO MARINE HCC	at bay	Coalition	beazley	Westchester® A Chubb Company	CORVUS
Admitted vs. Non-Admitted	Non-Admitted	Non-Admitted	Non-Admitted	Admitted	Admitted	Admitted	Non-Admitted
Rating / Size	A / XV	A++ / XV	A- / VIII	A- / VII	A / XV	A++ / XV	A++ / XV
Prior Acts	Full Prior Acts	Full Prior Acts	Full Prior Acts	Full Prior Acts	Full Prior Acts	Full Prior Acts	Full Prior Acts
Limit	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Deductible / SIR	$5,000	$2,500	$5,000	$5,000	$5,000	$5,000	$5,000
Premium	$4,117.00	$2,567.00	$5,590.00	$5,799.00	$4,070.00	$4,679.00	$3,639.00
Taxes and Fees	$496.00	$191.00	$668.00	$0.00	$0.00	$0.00	$228.00
Total Payable	**$4,613.00**	**$2,758.00**	**$6,258.00**	**$5,799.00**	**$4,070.00**	**$4,679.00**	**$3,867.00**

Notes: This is a summary, please see quote letters for details; a dash (-) indicates there is no coverage

Powered by ProWriters

	cowbell®	TOKIO MARINE HCC	at bay	Coalition	beazley	Westchester® A Chubb Company	CORVUS
1st Party Liability							
Breach Response & Remediation	$1M	$1M	$1M	$1M	$1M	$1M	$1M
Cyber Business Interruption (BI)	$1M	$1M	$1M	$1M	$1M	$1M	$1M
Dependent BI – IT	$1M	$1M	$1M	$1M	$1M	$1M	$1M
Dependent BI – Non-IT	-	$1M	$1M	-	$1M	$1M	$1M
System Failure	$1M	$1M	$1M	$1M	$1M	$1M	$1M
Dependent System Failure – IT	$1M	$1M	$1M	$1M	$1M	$1M	$1M
Dependent System Failure – Non-IT	-	$1M	$1M	-	$1M	$1M	-
BI Waiting Period	8 hrs	8 hrs	8 hrs	8 hrs	8 hrs	8 hrs	8 hrs
Dependent BI Waiting Period	8 hrs	12 hrs	8 hrs	8 hrs	8 hrs	8 hrs	8 hrs
Ransomware / Cyber Extortion	$1M	$1M	$1M	$1M	$1M	$1M	$1M
Ransomware Payment Provision	Pay on behalf	Pay on behalf	Pay on behalf	Pay on behalf	Reimbursement	Reimbursement	Pay on behalf
Digital Asset Damage	$1M	$1M	$1M	$1M	$1M	$1M	$1M
Cyber Crime	$250K / $5K	$250K / $2.5K	$250K / $5K	$250K / $5K	$250K / $5K	$500K / $5K	$250K / $5K
Social Engineering	$250K / $5K	$250K / $2.5K	$250K / $5K	$250K / $5K	$250K / $5K	$500K / $5K	$250K / $5K
Client Funds	-	$250K / $2.5K	$250K / $5K	$250K / $5K	-	-	$250K / $5K
Invoice Manipulation	$250K / $5K	-	$250K / $5K	$250K / $5K	$250K / $5K	$250K / $5K	$250K / $5K
Telephone Hacking	$100K / $5K	$250K / $2.5K	$1M / $5K	$250K / $5K	$250K / $5K	$1M / $5K	$250K / $5K
Crypto Jacking	$100K / $25K	$250K / $2.5K	$1M / $5K	$250K / $5K	$1M / $5K	$1M / $5K	$250K / $5K
Reputational Harm	$1M	$1M	$1M	$1M	$1M	$1M	$1M
Breach Response (Outside the Limit)	$1M	$1M	$1M	$1M	$1M	$1M	$1M
Bricking	$1M	$1M	$1M	$1M	$1M	$1M	$1M
Bodily Injury	-	-	-	$250K	-	-	-
Property Damage	-	$50K	-	$250K	-	-	$250K
BYOD	Yes	Yes	Yes	Yes	Yes	Yes	Yes

Notes: This is a summary, please see quote letters for details; a dash (-) indicates there is no coverage

	cowbell	TOKIO MARINE HCC	at bay	Coalition	beazley	Westchester A Chubb Company	CORVUS
3rd Party Liability							
Cyber / Privacy Liability	$1M	$1M	$1M	$1M	$1M	$1M	$1M
Media Liability	-	$1M	$1M	$1M	-	-	$1M
Regulatory Defense & Fines	$1M	$1M	$1M	$1M	$1M	$1M	$1M
PCI Fines & Assessments	$1M	$1M	$1M	$1M	$1M	$1M	$1M
Defense (Outside the Limits)	-	-	-	-	-	-	-
Bodily Injury	$250K	$250K	$250K	$250K	$250K	-	$250K
Property Damage	$250K	$50K	-	$250K	-	-	-

Additional Services							
Cyber Risk Report	-	Included	Included	Included	Included	-	Included
Proactive System Monitoring	-	Included	Included	Included	Included	Included	Included
Pre-claim Assistance	Included	Included	Included	Included	Included	Included	Included
Expert Cybersecurity Advice	Included	-	Included	Included	Included	Included	-

Notes: This is a summary, please see quote letters for details; a dash (-) indicates there is no coverage

Coverage Descriptions

1st Party Liability	Description
Breach Response & Remediation	Coverage for response and remediation costs associated with a breach; This includes legal fees, customer notification, IT/digital forensics, and crisis media relations, among others.
Cyber Business Interruption (BI)	Coverage for financial losses due to a cyber event that causes degradation to your computer system; Usually requires a time retention (see Business Interruption Waiting Period).
Dependent BI – IT	Coverage for financial losses due to a cyber event when a 3rd party provider experiences a cyber event that causes you disruption; 3rd parties often include cloud providers or other software/services/hosting providers.
Dependent BI – Non-IT	Coverage for financial losses due to a cyber event when a 3rd party provider experiences a cyber event that causes you disruption; 3rd parties often include Non-IT entities providing necessary products or services to the insured.
System Failure	Coverage for financial losses due to business interruption resulting from an unplanned or unintentional outage, often caused by employee error or power outage
Dependent System Failure – IT	Coverage for financial losses due to business interruption resulting from an unplanned or unintentional outage of a system operated by a 3rd party vendor, often caused by employee error or power outage.
Dependent System Failure – Non-IT	Coverage for financial losses due to business interruption resulting from an unplanned or unintentional outage of a system operated by a 3rd party Non-IT vendor providing necessary products or services, often caused by employee error or power outage.
BI Waiting Period	Time retention typically applied to cyber business interruption and system failure.
Dependent BI Waiting Period	Time retention typically applied to cyber dependent business interruption and dependent system failure.
Ransomware / Cyber Extortion	Coverage for the costs to respond to a cyber extortion (ransomware) event, including forensics experts to investigate the attack, experienced negotiators, and sometimes ransom payments in virtual currencies.
Ransomware Payment Provision	Provision for how the policy responds to a ransomware claim; "Pay on behalf" indicates the carrier will tender payments due when a ransom event occurs; "Reimbursement" indicates the insured will pay out of pocket and then seek reimbursement for covered lo
Digital Asset Damage	Coverage for costs to rebuild electronic data and other digital assets after a cyber-event, like recovering offsite backups, etc.
Cyber Crime	Coverage for the theft of funds from a failure in your security, often by a hacker stealing login credentials; This is often referred to as fund transfer fraud and may be covered on a crime policy.
Social Engineering	Coverage for theft of funds via deception or impersonation where a criminal tricks you into parting with your funds; often linked to business email compromise
Client Funds	Coverage extension to cover theft of client funds in the insured's care, custody, or control.
Invoice Manipulation	Coverage for the release or distribution of a fraudulent invoice or fraudulent payment instruction to a third party as a result of a cyber-event.
Telephone Hacking	Coverage for costs associated with unauthorized and fraudulent telephone calls.
Crypto Jacking	Coverage for costs associated with unauthorized use of the insured's computer processing power to mine crypto currency.
Reputational Harm	Coverage for lost income from an adverse media event due to a cyber event that damages the insured's reputation.
Breach Response (Outside the Limit)	Coverage for 1st party breach costs outside of and in addition to the policy aggregate limit.

Notes: This is a summary, please see quote letters for details; a dash (-) indicates there is no coverage

1st Party Liability	Description
Bricking	Coverage for physical damage to IT hardware resulting from a cyber event that renders the equipment useless and unable to be safely repaired.
Bodily Injury	Coverage for bodily injury which results from a cyber-event.
Property Damage	Coverage for property damage which results from a cyber-event.
BYOD	Coverage for any device used by the company's employees in the course of normal business operations, no matter who the device belongs to.

3rd Party Coverage	
Cyber / Privacy Liability	Defense and indemnity for claims against you related to cyber events / data breaches.
Media Liability	Defense and Indemnity for claims of libel, slander, copyright infringement, trademark infringement, invasion of privacy, etc.
Regulatory Defense & Fines	Defense and indemnity coverage for claims brought by federal, state, local or foreign governing body related to privacy regulations, data breaches, cyber events, and fines and penalties where insurable by law.
PCI Fines & Assessments	Coverage for assessments, fines or penalties imposed by banks or credit card companies due to non-compliance with the Payment Card Industry Data Security Standard (PCI DSS).
Defense (Outside the Limits)	Additional defense coverage outside of the limits of liability.
Bodily Injury	Defense and indemnity coverage for bodily injury which results from a cyber-event.
Property Damage	Defense and indemnity coverage for property damage which results from a cyber-event.

Additional Services	
Cyber Risk Report	An assessment of the company's business cyber security often providing a score and actionable security recommendations; Carriers that can provide this usually only need the company's URL to do an outside-in scan and provide this for all quotes
Proactive System Monitoring	Ongoing and regular scanning to monitor for security vulnerabilities; If an issues are flagged, carrier will proactively notify the insured and offer assistance to mitigate; Only provided to policy holders
Pre-claim Assistance	Access to software and services including cyber risk applications, breach response plans, data breach calculators, and other risk management tools to manage cyber risk
Expert Cybersecurity Advice	Open access to Cybersecurity experts to ask questions about the company's security; usually access is provided via phone or email

Notes: This is a summary, please see quote letters for details; a dash (-) indicates there is no coverage

The Hanover Insurance Group®

CYBER DECLARATIONS

CLAIMS-MADE WARNING

THIS COVERAGE PART INCLUDES COVERAGES WRITTEN ON A CLAIMS-MADE BASIS SUBJECT TO ITS TERMS. CLAIMS-MADE COVERAGE APPLIES ONLY TO "CLAIMS" FIRST MADE AGAINST THE "INSUREDS" DURING THE "POLICY PERIOD" OR ANY APPLICABLE EXTENDED REPORTING PERIOD. PLEASE READ THE ENTIRE POLICY CAREFULLY TO DETERMINE RIGHTS, DUTIES, COVERAGE AND COVERAGE RESTRICTIONS.

"DEFENSE EXPENSES" WITHIN LIMITS AND DEDUCTIBLE

THE LIMITS OF LIABILITY WILL BE REDUCED AND CAN BE COMPLETELY EXHAUSTED BY THE PAYMENT OF COVERED "DEFENSE EXPENSES". IN THE EVENT THAT THE LIMIT OF LIABILITY IS EXHAUSTED, THE "INSURER" SHALL NOT BE LIABLE FOR "DEFENSE EXPENSES", JUDGMENTS OR SETTLEMENTS IN EXCESS OF THE APPLICABLE LIMIT. INSURING AGREEMENTS A. AND B. ARE SUBJECT TO DEDUCTIBLE AMOUNTS STATED IN THE DECLARATIONS. AMOUNTS INCURRED FOR "DEFENSE EXPENSES" ARE SUBJECT TO THE APPLICABLE DEDUCTIBLE.

Policy Number	Coverage is provided by:
ZBC H843296 04	**Citizens Insurance Company of America** *(A Stock Company)* 808 North Highlander Way Howell, MI 48843-1070

Item 1. NAMED INSURED:

ELMHURST PUBLIC LIBRARY
125 S PROSPECT AVENUE
ELMHURST IL 60126

Item 2. POLICY PERIOD

Inception Date: 11/21/2025 Expiration Date: 11/21/2026

(12:01 AM standard time at the address shown in **Item 1.**)

Item 3. AGGREGATE LIMIT OF LIABILITY FOR THIS COVERAGE PART

Maximum Aggregate Limit of Liability	$100,000

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

The Hanover Insurance Group®

Item 4. INSURING AGREEMENTS			
Prior and Pending Proceedings Date:	11/21/2021		
Retroactive Date:	11/21/2021		
Insuring Agreement	**Limits of Liability**	**Deductible**	**Premium**
A. Privacy and Security Liability	$100,000	$5,000	$86
B. Cyber Media Liability	$100,000	$5,000	$86

Item 5. PREMIUM FOR COVERAGE PART	$172

Item 6. FORMS OR ENDORSEMENTS ATTACHED AT ISSUE:

Form Number	Edition Date	Name
850-0001	01/15	Cyber Coverage Part
850-0025	01/15	Illinois Amendatory Endorsement

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

Current Policy Coverage: Definitions

Privacy and Security Liability:

Privacy and security liability refers to the legal and financial responsibility an organization bears when it fails to protect personal or confidential data.

Cyber Media Liability:

Protects organizations against lawsuits arising from the digital content they publish—such as defamation, copyright infringement, trademark misuse, plagiarism, and privacy violations—across websites, social media, and other online platforms.