



Starr Indemnity & Liability Company

Date: May 24, 2022

To:	From:
Company:	
Phone:	Phone:
Email:	Email:

Dear Joey,

We are pleased to confirm the binding of the following coverage in accordance with our indication letter dated 5/24/2022 and subject to the conditions set forth below:

Insured Name:	State of Mississippi including all of its agencies, departments, boards, commissions and any other entity or interest that now exists or may hereafter be constituted or acquired and any part an interest which the Insured is legally responsible to insure. Hereafter referred to as the "Insured."
Insured Address:	501 N. West Street, Suite 1235 Jackson, MS 39201
Type of Insurance:	Cyber Liability
Policy Number	1000634426221
Policy Form:	Starr Indemnity & Liability Company - SILC PL 275002 CL (07/17) – Cyber Risk Response Policy
Insurance Company:	Starr Indemnity & Liability Company
Policy Period:	May 26, 2022 To May 26, 2023
Pending & Prior Litigation Date:	May 26, 2020
Binder Expiry Date:	June 25, 2022

Insuring Agreement	Per Claim Sub Limit of	Aggregate Sub-Limit of Liability	Retention	Policy Premium*
Security & Privacy Liability	\$10,000,000	\$10,000,000	\$1,000,000	\$600,000
Incident Response Expenses	\$10,000,000	\$10,000,000	\$1,000,000	
Business Interruption	\$10,000,000	\$10,000,000	\$1,000,000	
Business Interruption Waiting Period:	18-hr Waiting Period			
Data Recovery	\$10,000,000	\$10,000,000	\$1,000,000	
Regulatory Proceedings	\$10,000,000	\$10,000,000	\$1,000,000	
Cyber Extortion	\$10,000,000	\$10,000,000	\$1,000,000	
Policy Aggregate Limit of Liability: \$10,000,000				

Discovery Period:

- a. One Year: 100% of the applicable premium
- b. Two to Six Years: Premium to be determined

Endorsements:		Form Number:
1	Mississippi Amendatory Endorsement	SILC PL 275002 CL MS (07/17)
2	Media Content Liability Endorsement i. Limit - \$10,000,000 ii. Retention - \$1,000,000 iii. Retroactive Date - 5/26/2020 iv. P&P Lit Date - 5/26/2020	SILC PL Manuscript CL (01/19)
3	PCI-DSS Assessment Coverage i. Limit - \$10,000,000	SILC PL 275005 CL (07/17)
4	Reputational Risk Response Endorsement i. Limit - \$50,000 ii. Retention - \$0 iii. P&P Lit Date - 5/26/2020	SILC PL Manuscript CL (12/17)
5	Reputational Loss Coverage Endorsement i. Limit - \$10,000,000 ii. Retention - \$1,000,000 iii. P&P Lit Date - 5/26/2020	SILC PL Manuscript CL (05/18)
6	Specific Entity Exclusion - Claims Brought Against Such Entity i. Entity - Alcorn State University, Delta State University, Jackson State University, Mississippi State University, Mississippi University for University, Mississippi Valley State University, The University of Mississippi, The University of Southern Mississippi, including the University of Mississippi Medical Center, Mississippi Cooperative Extension Service, Mississippi Agricultural, Forestry and Veterinary Medicine, ten off-campus centers, and various other locations throughout the state. The Southern Association of Colleges and Schools is the accrediting body for each of the public universities in Mississippi.	SILC PL 275031 CL (07/17)
7	E-Discovery Consultant Services Coverage Endorsement	SILC PL Manuscript CL (10/18)
8	Privacy Incident Amendatory Endorsement (Security & Privacy Law)	SILC PL Manuscript CL (04/19)
9	Data Recovery Amendatory System Failure Non-Physical Damage Loss of Use Endorsement (Bricking)	SILC PL Manuscript CL (04/19)
10	Impacted Individuals Limit Endorsement With Supplementary Incident Response Expenses i. Impacted Individuals Limit - 2,000,000 ii. Impacted Individuals Retention - 100 iii. All Other Expenses Limit - \$2,500,000 iv. All Other Expenses Retention - \$1,000,000 v. Supplementary Incident Response Expenses Limit - \$10,000,000 vi. P&P Lit Date - 5/26/2020	SILC PL Manuscript CL (05/19)
11	War Exclusion Amendatory Endorsement	SILC PL Manuscript CL (05/19)
12	Fraudulent Impersonation - Invoice Manipulation i. Limit - \$200,000 ii. Retention - \$50,000 iii. P&P Lit Date - 5/26/2020	SILC PL Manuscript CL (02/19)
13	Law Enforcement Cooperation Endorsement	SILC PL Manuscript CL (03/19)
14	System Failure Coverage Endorsement - Contingent Business Partner with Voluntary Shutdown i. System Failure Limit - \$10,000,000 ii. Third Party CSP System Failure - \$10,000,000 iii. CBP Security Failure Limit - \$1,000,000 iv. CBP System Failure Limit - \$1,000,000 v. Waiting Hour Period - 18-hr Waiting Period vi. Extended Period of Restoration - 180 days	SILC PL Manuscript CL (05/19)
15	Criminal Rewards Expenses Coverage Endorsement	SILC PL Manuscript CL (04/19)
16	Claims Avoidance Expenses Coverage Endorsement i. Limit - \$250,000	SILC PL Manuscript CL (06/19)
17	Computer System Definition Amendatory (Industrial Controls/SCADA)	SILC PL Manuscript CL (06/19)

18	<p>Cryptojacking Coverage Endorsement</p> <ul style="list-style-type: none"> i. Limit - \$200,000 ii. Retention - \$50,000 iii. P&P Lit Date - 5/26/2020 	SILC PL Manuscript CL (06/19)
19	<p>Fraudulent Impersonation and Telecommunication Fraud Coverage Endorsement</p> <ul style="list-style-type: none"> i. Limit - \$200,000 ii. Retention - \$50,000 iii. P&P Lit Date - 5/26/2020 	SILC PL Manuscript CL (06/19)
20	<p>Court Attendance Cost Endorsement</p> <ul style="list-style-type: none"> i. Limit - 25,000 	SILC PL Manuscript CL (10/19)
21	Amend Definition of Insured Endorsement	SILC PL Manuscript CL (05/20)
22	Mississippi Tort Claims Act Endorsement	SILC PL Manuscript CL (05/20)
23	<p>Company Definition Amendatory - Scheduled Entities Limit of Liability Amendatory - With Varying Co-Insurance</p> <ul style="list-style-type: none"> i. Tier 1: <ul style="list-style-type: none"> - Aggregate Limit: \$10,000,000 Per / Claim Per Entity Limit: \$10,000,000 - Retention: \$1,000,000 - Co-Insurance: 25% ii. Tier 2: <ul style="list-style-type: none"> - Aggregate Limit: \$10,000,000 / Per Claim Per Entity Limit: \$2,500,000 - Retention: \$1,000,000 - Co-Insurance: 75% 	SILC PL Manuscript CL (05/21)

The commission payable is: 15.0%

Terms and Conditions:

1	This binder is strictly conditioned upon no material change in the risk, including a notice being made to the insurer of a claim or circumstance that might give rise to a claim, between the date of this binder and the policy inception date. In the event of such a change in risk, the insurer may, in its sole discretion, amend or withdraw this binder.
2	All other terms and conditions as per the policy bound, including the endorsements referenced herein.

Important: In order to complete the underwriting process, we require that you send us the additional information requested at the beginning of the letter. We are not required to bind coverage prior to our receipt, review and underwriting approval of the above information. However, if we do bind coverage prior to such approval, it shall be for a period of not more than 10 days. Such binding of coverage shall be void ab initio ("from the beginning") if we have not received, reviewed and approved in writing such materials within 10 days from the effective date of the binder. Payment of premium shall not operate to extend the binding period or nullify the automatic voiding as described above.

Thank you for selecting Starr Indemnity & Liability Company as a market for your business. Please call with any questions.

Thank you for the opportunity,

Sincerely,

Underwriter