

NEW YORK MUNICIPAL INSURANCE RECIPROCAL
900 STEWART AVENUE, STE. 600
GARDEN CITY, NY 11530-4869

NOTICE OF POLICY CONDITIONAL RENEWAL

Named Insured & Mailing Address:
Village of Copenhagen
9915 St. Rt. 12
Copenhagen, NY 13626

Producer:
Eastern Shore Associates
101 Cayuga Street, P.O. Box 480
Fulton, NY 13069

Type of Policy: MUNICIPAL PACKAGE POLICY (CGL, CPR), COMMERCIAL INLAND MARINE, LAW ENFORCEMENT LIABILITY, PUBLIC OFFICIALS LIABILITY, OWNER'S AND CONTRACTOR'S PROTECTIVE LIABILITY, HEALTH CARE FACILITY GENERAL LIABILITY.
Date of Expiration: 6/1/2022; 12:01 A.M. Local Time at the mailing address of the Named Insured.

This notice is to advise that we are agreeable to renewing this policy subject to the following:

Nonrenewal of Cyber Breach and Liability Coverage (MPL 240 01 19)

Nonrenewal of Personal Identity Injury Extension (MPL 222 01 12)

Adding Exclusion CP 10 75 12 20 Cyber Incident Exclusion

Adding Exclusion CG 21 07 05 14 Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - Limited Bodily Injury Exception Not Included

Adding Exclusion CG 21 32 05 09 Communicable Disease Exclusion

Adding Exclusion CP 01 78 08 08 New York - Exclusion of Loss Due to Virus or Bacteria

Adding Exclusion IL CY 08 21 Cyber Exclusion

THESE CHANGES IN COVERAGE MAY OR MAY NOT APPLY TO YOUR CURRENT COVERAGE

The first named insured or his/her authorized agent/broker may request in writing loss information with respect to this policy and previous policies we have written for you. We will provide this information within 10 days from the date we receive your request.

Named Insured
Village of Copenhagen
9915 St. Rt. 12
Copenhagen, NY 13626

Date Mailed:
31st day of March, 2022



Robert Rowe

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900 STEWART AVENUE, STE. 600
GARDEN CITY, NY 11530-4869

Named Insured: Village of Copenhagen

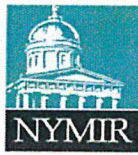
Type of Policy: MUNICIPAL PACKAGE POLICY (CGL, CPR)
COMMERCIAL INLAND MARINE
LAW ENFORCEMENT LIABILITY
PUBLIC OFFICIALS' LIABILITY
OWNER'S AND CONTRACTOR'S PROTECTIVE LIABILITY
HEALTH CARE FACILITY GENERAL LIABILITY

This page is separate and independent from the notice given.
We are informing you that the following parties were notified of this action.

PARTIES NOTIFIED

Named Insured
Village of Copenhagen
9915 St. Rt. 12
Copenhagen, NY 13626

Producer
Eastern Shore Associates
Copenhagen, NY 13626
Fulton, NY 13069



NEW YORK MUNICIPAL INSURANCE RECIPROCAL

SUBJECT: Notification of Changes -General Liability/ Cyber Coverage

In recent months, cyber-attacks and ransom demands have dominated the headlines. Incidents affecting governmental entities and critical infrastructure continue to grow with some striking close to home here in NY State. Consequently, insurance carriers are decreasing coverage with significant increases in premium or withdrawing from the cyber marketplace altogether.

While NYMIR has not been immune from these new and growing risks which now include impacts from the COVID virus, our goal is to continue to provide coverage to our members while ensuring the stability of the NYMIR program. So, what does that mean for you?

Due to the evolving exposures, you will see some changes (see enclosures) from the coverage that was provided thru endorsement on the CGL policy. Additionally, recent guidance from the Department of Financial Services recommended that insurance carriers review their property and casualty policies for silent or expressed cyber coverage. Since Cyber exposures are not explicitly contemplated in underwriting property and casualty policies, the most comprehensive solution was a standalone cyber policy that covers cyber-related risks. Thus, all cyber related coverages, whether provided automatically or purchased by endorsement, will now be removed from the Commercial General Liability policy at renewal and provided via a separate cyber policy. If you do not currently purchase cyber coverage with NYMIR, please contact your broker for a quote. One goal of our immediate efforts is to continue cyber coverage without increasing costs.

In addition to the rapidly changing cyber landscape, COVID has impacted the insurance industry with an unprecedented amount of claims alleging damage or loss due to the virus. As a result, industry-wide adjustments are taking place in policy language to further clarify and avoid ambiguity in this new environment. NYMIR will also be adjusting, and in some cases removing, coverage for claims caused by a virus. This is driven primarily by our reinsurance treaties which no longer support these exposures. We have been fortunate thus far in having very little claim activity triggered by the current epidemic.

Please reach out to your broker or NYMIR if you have any questions on these evolving coverages.

Sponsored by:



Association of Towns



Conference of Mayors



Association of Counties

900 Stewart Ave. Suite 600
Garden City, New York 11530
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1-800-NYMIR05

12 Metro Park Road
Colonie, New York 12205-1139
(518) 437-1171, FAX 437-1182
www.nymir.org



NYMIR NEW Standalone Cyber Policy

NETWORK SECURITY LOSS provides an **aggregate limit of \$50,000** for your municipality's expenses when **Unauthorized or Potential Unauthorized Access** occurs to your systems for the following costs:

- Forensic Expenses
- Data Recreation Costs
- System Restoration Costs
- Extortion Expenses-**Limited to \$25,000**

BREACH MITIGATION EXPENSE provides an **aggregate limit of \$50,000** for an **Unintentional Data Compromise** for the following:

- Professional Public Relations Services
- Call Center Expenses
- Credit Monitoring Services
- Legal Fees
- Notification Costs

NETWORK AND INFORMATION SECURITY LIABILITY

Damages and Defense Expenses resulting from a claim made against your municipality due to:

- Unauthorized Access
- Potential Unauthorized Access
- Unintentional Data Compromise

Note: Defense Expenses are included in your limit of liability

Deductible for all coverage is \$1,000

Maximum Annual Limits Available: \$250,000, \$500,000, \$750,000 & \$1,000,000- Limits are the maximum available for All Coverage under this policy.

*****Please review the policy for coverage details*****