



Your Business Owner's Policy Quote

Your Primary Location:

Eagle RX Consulting LLC
708 SE FULLERTON ST.
BENTONVILLE,AR 72712-4664

Class & Class Code:

Technology Consulting, Staffing & Custom Programming; 42751

Policy Term:

February 01, 2021 – February 01, 2022

Quote Good Through*:

April 25, 2021

Proposal Creation Date:

January 26, 2021, 11:38 AM

Insurance underwritten by: Hartford Underwriters Insurance Company.

What To Do Next:

Thank you for your interest in The Hartford. For questions or to purchase coverage, contact Jason Cribb at (479) 286-1066

Your Reference Number:

38 SBA AK2HNF-002

Audit Period: Non-Auditable

Agency Information:

CRIBB INSURANCE GROUP INC
1601 Sw Regional Airport Blvd
Bentonville, AR 72712

*Premium is based on information provided during the application process and is subject to change should any change be made to the policy. Examples of possible changes include, but are not limited to, changes to coverage, Named Insured(s), location(s), and effective date.

PREMIUM SUMMARY	
COVERAGE	PRICE
Business Owner's Policy	\$520
Data Breach	\$54
Employment Practices Liability Insurance	Included
FailSafe Technology Errors or Omissions Liability	\$845
Umbrella	\$457
YOUR ESTIMATED ANNUAL PREMIUM:	\$1,876**
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**Your Estimated Premium may change based on coverage changes made through endorsement or if your policy is subject to Premium Audit.

Acknowledged and Accepted by

(Signature of insured)

(Date)

¹ The Hartford's Customer Claims Ratings as of February 2019. Customer claims reviews were collected and tabulated by The Hartford and reviews are not representative of all customers.

This document is only a proposal. It can't be used as proof of coverage, unless bound by an authorized agent.

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Quote Summary:

Coverage for Your Small Business

This quote overview was created to show you how we propose to cover your business and to help you feel confident in the coverages that have been selected. Each section below breaks out some of the important features of your proposed policy.

We're ready to welcome you as a customer of The Hartford! All that's left is for you to let us/your agent know when you'd like to start your coverage.

LOCATION(S)			
LOCATION	DESCRIPTION	TYPE AND AREA	VALUATION
			How we calculate the value of your property
LOC 1; BLDG 1	708 SE FULLERTON ST BENTONVILLE,AR 72712-4664	Frame, 300 sq ft	Business Personal Property: Replacement Cost

POLICY SUMMARY

PROPERTY

Your PROPERTY COVERAGE protects property that you own, lease or rent. This can include buildings, equipment, inventory and even cash, securities or valuable records. The below overview shows some of your Property limits.

PROPERTY LIMITS	
Deductible: \$1,000	LOC 1; BLDG 1
BUILDING LIMIT We'll pay up to the limit to repair or replace your buildings and structures at the covered location. This includes additions, fixtures and equipment you've installed.	\$0
BUSINESS PERSONAL PROPERTY LIMIT We'll pay up to the limit to repair or replace your furniture, supplies, inventory and other things your business uses.	\$15,000

S STRETCH® COVERAGE

Where Property coverage was elected for you, you'll benefit from added coverages, increased limits and an added blanket limit. We use an **S** on the Property Coverage Detail page to indicate coverages that have been added or enhanced by your STRETCH®.

**STRETCH®
PLUS -
\$150,000
Blanket**

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Quote Summary:

Coverage for Your Small Business

CONTINUED

BUSINESS LIABILITY (Also known as General Liability)

Your BUSINESS LIABILITY COVERAGE helps protect and defend your business from covered claims alleging that you damaged someone's property, injured them or defamed them. The below overview shows some of your Business Liability limits.

EACH OCCURRENCE LIMIT We'll pay up to this amount for all claims related to a single incident. This total applies no matter how many people make claims.	\$1,000,000
GENERAL AGGREGATE LIMIT We'll pay up to this total amount for all losses that occur during your policy term, except for those losses that are included in the Products/Completed Operations Aggregate, which are paid under a separate aggregate limit as described below.	\$2,000,000
PRODUCTS/COMPLETED OPERATIONS AGGREGATE We'll pay up to this total amount for all losses that occur during your policy term as a result of work you completed or for a product you distributed or sold. It does not cover you for things that happen while you are doing work.	\$2,000,000

DATA BREACH

Your DATA BREACH COVERAGE helps protect and defend you if the personally identifiable information you hold about clients, partners and employees is lost or stolen. The below overview shows some of your Data Breach limits.

DATA BREACH – RESPONSE EXPENSES LIMIT We'll pay up to this amount for all data breach expenses that are covered under the Data Breach – Response Expenses coverage.	\$25,000
DATA BREACH – DEFENSE AND LIABILITY LIMIT We'll pay up to this amount for all loss resulting from data breach claims covered under the Data Breach Coverage – Defense And Liability coverage.	\$50,000
RETROACTIVE DATE If no date is entered, the Retroactive Date is the same as the effective date of this Coverage Part.	02/01/2021
BUSINESS INCOME & EXTRA EXPENSE SUB-LIMIT This covers lost business income and extra expenses a policyholder incurs as the result of a data breach. Coverage only applies if the data breach resulted in an actual slowdown or cessation of the policyholder's business operation during the policy period.	\$10,000
BUSINESS INCOME & EXTRA EXPENSE WAITING PERIOD A waiting period refers to the time you must wait before some or all of the coverage comes into effect.	24 hours

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Quote Summary:

Coverage for Your Small Business

CONTINUED

<p>EXTORTATION THREATS SUB-LIMIT</p> <p>This covers extortion expenses and ransom payments that result from a threat to commit an act that if committed would directly result in the loss, theft, release of publication or personally identifiable information.</p>	\$10,000
<p>FINES AND PENALTIES SUB-LIMIT</p> <p>This covers fines resulting from regulatory proceedings, and punitive damages, to the extent those damages are insurable pursuant to applicable law. Coverage applies only to the extent that the loss results from a data breach claim arising out of a data breach of personally identifiable information. Coverage under this endorsement is not provided for PCI (Payment Card Industry) Loss. Coverage for PCI Loss can be purchased under a separate endorsement.</p>	\$50,000
<p>PCI LOSS SUB-LIMIT</p> <p>This provides coverage for PCI (Payment Card Industry) Loss. PCI Loss means monetary fines, penalties, expenses, assessments, or fraud reimbursements that the policyholder is legally obligated to pay or incur under the terms of a payment card agreement. PCI Loss, as defined within the endorsement, does not include certain types of loss,</p>	\$50,000
<p>EXTENDED REPORTING PERIOD</p> <p>An extended reporting period can continue coverage for certain policies after they expire.</p>	30 days

UMBRELLA

Your UMBRELLA COVERAGE provides an additional layer of financial protection if a covered claim against your business is more than your standard policy limits. Think of it as an insurance back-up plan. The below overview shows some of your Umbrella limits.

<p>EACH OCCURRENCE LIMIT</p> <p>We'll pay up to this amount for all the claims related to a single incident.</p>	\$1,000,000
<p>AGGREGATE LIMITS</p> <p>There are various aggregate limits in your umbrella policy. We'll pay up to the applicable aggregate limit for all applicable loss that occurs during your policy term.</p>	\$1,000,000
<p>SELF-INSURED RETENTION</p> <p>The amount you may have to pay before your Umbrella coverage starts if no underlying insurance applies.</p>	\$10,000

EMPLOYMENT PRACTICES LIABILITY INSURANCE

Your EMPLOYMENT PRACTICES LIABILITY INSURANCE (EPLI) helps protect and defend your business from employment-related covered claims including but not limited to, discrimination, sexual harassment or wrongful termination brought by your employees or applicants. The below overview shows some of your EPLI limits.

<p>EACH CLAIM LIMIT</p> <p>We'll pay up to this amount for each claim covered under the Employment Practices Liability Coverage Part.</p>	\$25,000
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Quote Summary:

Coverage for Your Small Business

CONTINUED

AGGREGATE LIMIT We'll pay up to this amount for all claims covered under the Employment Practices Liability Coverage Part.	\$25,000
RETROACTIVE DATE If no date is entered, the Retroactive Date is the same as the effective date of this Coverage part.	02/01/2021
WAGE AND HOUR DEFENSE COST SUB-LIMIT The Wage and Hour Defense Costs Sub-Limit is only available for claim expenses incurred to defend a wage and hour violation that occurred on or after the retroactive date and before the end of the policy period, regardless of whether any such claim for a wage and hour violation is made during the policy period or the Extended Reporting Period, if applicable.	\$25,000

This is a claims-made coverage. Defense costs are included within the limits of liability. However, some states require that defense costs be in addition to the limits of liability displayed in this quote proposal. Refer to actual policy terms for full notice and details.

FAILSAFE TECHNOLOGY ERRORS & OMISSIONS

Your Failsafe Enterprise Liability Policy helps protect and defend your business if a customer claims that you were negligent in providing them with professional technology services, or handling their data which caused them financial harm. The below overview shows some of your Failsafe limits.

EACH WRONGFUL ACT LIMIT We'll pay up to this amount for claim expenses and damages for all claims arising from one wrongful act covered under the Failsafe Enterprise Liability Policy.	\$1,000,000
AGGREGATE LIMIT We'll pay up to this amount for claim expenses and damages for all claims arising out of all wrongful acts covered under the Failsafe Enterprise Liability Policy.	\$2,000,000
RETENTION Amount must be paid by you before coverage starts and does not reduce the Limits of Liability	\$2,500
RETROACTIVE DATE Wrongful act must be first committed on or after the applicable Retroactive Date and before the end of the policy period	02/01/2021

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Quote Summary:

Coverage for Your Small Business

CONTINUED

THIRD-PARTY LIABILITY FOR WRONGFUL ACTS

The following coverages are included:

Professional Liability - Coverage for claims alleging that your professional negligence, breach of warranty, or misrepresentation caused financial harm to others.

Third-Party Data Privacy - Coverage for claims of negligence resulting in the improper disclosure of information or a violation of a data privacy law.

Network Security Liability - Coverage for claims of negligence resulting in the unauthorized access or use of a computer system, including the introduction of a malicious code or a denial of service attack.

Media Liability - Coverage for claims tied to the content you create, use, disseminate or publish.

CUSTOMIZED COVERAGES FOR YOUR BUSINESS

These added coverages make your policy more unique. They protect against specific risks your business could face.

BUSINESS LIABILITY COVERAGES ADDED

COVERAGE	LIMIT	PREMIUM
Blanket Additional Insured by Contract	Included ¹	\$53
Technology Services Coverage Extension Plus	Included ¹	\$2

¹ Included in Business Liability Limit(s)

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Property Coverages Detail

Below you'll find a breakdown of the specific property coverages your policy includes. These coverages only apply to the location(s) where Property coverage was elected.

You'll also see a specific limit, which is either the maximum dollar amount or the length of time that your coverage pays.

S INDICATES COVERAGES THAT HAVE BEEN ADDED OR ENHANCED BY THE ADDITION OF YOUR STRETCH® PLUS. STRETCH® PLUS BLANKET LIMIT: \$150,000

PROPERTY COVERAGES	TOTAL LIMIT OF INSURANCE
S Accounts Receivable	Included in STRETCH® PLUS Blanket Limit
Arson and Theft Reward	\$10,000
S Back-up of Sewers and Drains Coverage	Included ²
S Brands and Labels	Included ²
S Building Property of Others	\$25,000
S Business Income and Extra Expense	
S Extended Business Income	90 days
S Limit Type	Actual Loss Sustained
S Period of Restoration	12 months
S Waiting Period	None
S Business Income for Off-Premises Utility Services	
S Limit	\$50,000
S Waiting Period	12 hours
Business Income from Civil Authority Actions	
Duration of Coverage	30 days
Waiting Period	None
S Business Income from Dependent Properties	

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Property Coverages Detail

CONTINUED

PROPERTY COVERAGES	TOTAL LIMIT OF INSURANCE
S Limit	\$50,000
S Period of Restoration	12 months
S Waiting Period	None
S Business Income from Off-Premises Operations	
S Extended Business Income	90 days
S Limit	\$50,000
S Waiting Period	None
S Business Income from Websites	
S Limit	\$25,000
S Max Period of Restoration	7 days
S Waiting Period	12 hours
S Claim Expense	\$25,000
Collapse	Included ²
S Computers Worldwide	Included in STRETCH [®] PLUS Blanket Limit
S Contract Penalties	\$5,000
S Debris Removal	Included in STRETCH [®] PLUS Blanket Limit
S Limit	25% of amount paid for covered loss
S Electronic Data	
S Stretch Policy Year Limit	Included in STRETCH [®] PLUS Blanket Limit
S Employee Dishonesty Coverage - Excludes ERISA Compliance	\$25,000
Equipment Breakdown	Included ²
Deductible	Property Deductible
Defense	Included

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Property Coverages Detail

CONTINUED

PROPERTY COVERAGES	TOTAL LIMIT OF INSURANCE
Expediting Expenses	\$50,000
Hazardous Substances	\$50,000
Supplementary Payments	Included
S Expediting Expenses	\$25,000
S Fine Arts Coverage	\$25,000
S Fire Department Service Charge	Included in STRETCH® PLUS Blanket Limit
Fire Extinguisher Recharge	Included ²
S Forgery Coverage (Including Credit Cards, Currency and Money Orders)	\$50,000
S Fraudulent Transfer Coverage	\$25,000
Garages, Storage Buildings, and Other Appurtenant Structures	\$50,000
Glass Expense	Included ²
Identity Recovery Coverage for Businessowners and Employees	
Deductible	\$250
Limit	\$15,000
Lost Wages and Child and Elder Care Expense	\$250 per day, \$5,000 per policy year
Mental Health Sublimit	\$1,500
S Interruption of Computer Operations	
S Period of Restoration	12 months
S Policy Year Limit	\$50,000
S Waiting Period	12 hours
Lease Assessment	\$2,500
Leasehold Improvements	\$25,000
Limited Fungi, Bacteria or Virus Coverage	

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Property Coverages Detail

CONTINUED

PROPERTY COVERAGES	TOTAL LIMIT OF INSURANCE
Limit	\$50,000
Period of Restoration	30 days
Lock and Key Replacement	\$1,000
S Lost Keys	\$2,500
Money and Securities Coverage	
Inside the Premises Limit	\$10,000
Outside the Premises Limit	\$5,000
S Newly Acquired or Constructed Property	
S Newly Acquired or Constructed BI/EE Limit	\$500,000
S Newly Acquired or Constructed BPP Limit	\$750,000
S Non-Owned Detached Trailers	Included in STRETCH® PLUS Blanket Limit
S Off-Premises Utility Services - Direct Damage	\$25,000
Ordinance or Law Coverage	
Increased Cost of Construction & Demolition Costs Limit	\$25,000
Undamaged Part Limit	\$25,000
S Outdoor Property	\$50,000
S Outdoor Signs on Premises	\$25,000
S Pairs or Sets	Included ²
S Paved Surfaces	\$25,000
S Personal Effects	Included in STRETCH® PLUS Blanket Limit
Pollutants and Contaminants Clean up and Removal	\$15,000
Preservation of Property	45 days
S Property Off-Premises	\$50,000

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Property Coverages Detail

CONTINUED

PROPERTY COVERAGES	TOTAL LIMIT OF INSURANCE
S Salespersons Samples	\$5,000
S Spoilage	Included in STRETCH® PLUS Blanket Limit
S Business Income Limit	\$25,000
S Waiting Period	12 hours
S Sump Overflow or Sump Pump Failure	\$25,000
Theft Damage to Building	Included ²
S Transit Business Income	
S Limit	\$25,000
S Period of Restoration	12 months
S Waiting Period	None
S Transit Coverage	\$25,000
S Unauthorized Business Card Use	\$5,000
S Valuable Papers and Records	Included in STRETCH® PLUS Blanket Limit
S Valuation Changes: Commodity, Finished and Mercantile Stock	Included
Water Damage, Other Liquid, Powder or Molten Material Damage	Included ²

² Included within Covered Property Limit(s) (Building and/or Business Personal Property)

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Business Liability Coverages Detail

Businesses can face many different kinds of business liability risks. And a policy can respond to them in different ways. Below you'll find a breakdown of the specific business liability coverages your policy includes. You'll also see a specific limit, which is either the maximum dollar amount or the length of time that your coverage pays.

BUSINESS LIABILITY COVERAGE	TOTAL LIMIT OF INSURANCE
Business Liability	
Liability and Medical Expenses Limit	\$1,000,000
Medical Expenses Limit	\$10,000
Damage To Premises Rented To You Limit	\$1,000,000
General Aggregate Limit	\$2,000,000
Products-Completed Operations Aggregate Limit	\$2,000,000
Personal and Advertising Injury Limit	\$1,000,000
Property Damage Liability Deductible	No Deductible
Electronic Media Liability	Included ¹
Waiver of Subrogation - Blanket	Included

¹ Included in Business Liability Limit(s)

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Payment Options

DIRECT BILL OPTIONS

Choose one of these four options to pay your bill:

- **AutoPay.** Sign up for Repetitive Electronic Funds Transfer (EFT) to pay automatically from your bank account. You'll save on payment fees and get the convenience and peace of mind of automated payments.
- **Online.** Register at thehartford.com/servicecenter to pay your bill quickly and securely.
- **Check.** Mail your check and include your payment stub in the envelope we provide.
- **Phone.** Call us toll-free 866-467-8730 to pay your bill by phone.

PAYMENT BREAKDOWN

The charts below show how we'll bill you, according to the payment plan you select. We calculate the due date(s) and minimum amount(s) due based on the anticipated effective date of the policy. Keep in mind that the dates and amounts could change depending on when the policy is processed.

FULL PAY	
One Payment – Paid in full discount applies	
DUE DATE	PAYMENT AMOUNT
03/01/2021	\$1,848.00

MONTHLY OPTIONS – TOTAL ANNUAL ESTIMATED PREMIUM: \$1,876.00			
NUMBER OF PAYMENTS	DUE DATE	With AutoPay Fee: \$5 per payment	Without AutoPay Fee: \$7 per payment
		PAYMENT AMOUNT	PAYMENT AMOUNT
Two	03/01/2021	\$938.00 – Initial Down Payment	\$1,125.60 – Initial Down Payment
	08/01/2021	\$938.00	\$750.40
Four	03/01/2021	\$469.00 – Initial Down Payment	\$562.80 – Initial Down Payment
	06/01/2021	\$469.00	\$469.00
	09/01/2021	\$469.00	\$469.00
	12/01/2021	\$469.00	\$375.20
Ten	04/01/2021	\$187.60 – Initial Down Payment	\$469.01 – Initial Down Payment
	05/01/2021	\$187.60	\$156.83
	06/01/2021	\$187.60	\$156.27
	07/01/2021	\$187.60	\$156.27
	08/01/2021	\$187.60	\$156.27
	09/01/2021	\$187.60	\$156.27
	10/01/2021	\$187.60	\$156.27
	11/01/2021	\$187.60	\$156.27
	12/01/2021	\$187.60	\$156.27
	01/01/2022	\$187.60	\$156.27

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Payment Options

CONTINUED

NUMBER OF PAYMENTS	DUE DATE	With AutoPay Fee: \$5 per payment	Without AutoPay Fee: \$7 per payment
		PAYMENT AMOUNT	PAYMENT AMOUNT
Twelve	03/01/2021	\$187.60 – Initial Down Payment	\$187.60 – Initial Down Payment
	04/01/2021	\$168.84	\$168.84
	05/01/2021	\$168.84	\$168.84
	06/01/2021	\$168.84	\$168.84
	07/01/2021	\$168.84	\$168.84
	08/01/2021	\$168.84	\$168.84
	09/01/2021	\$168.84	\$168.84
	10/01/2021	\$168.84	\$168.84
	11/01/2021	\$168.84	\$168.84
	12/01/2021	\$168.84	\$168.84
	01/01/2022	\$168.84	\$168.84

A payment fee is assessed on each payment invoice except where prohibited by law.

Any down payment provided will be withdrawn immediately regardless of down payment date shown.

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Mandatory disclosure: insuring against terrorism

Terrorism Premium: \$20

Protecting your business means preparing for risks – even unlikely ones. Your policy includes coverage in the event of a terrorist attack. In order to offer that coverage, we are required to provide you the following disclosure about your premiums, coverage and related information.

Terrorism Coverage and Premium

In accordance with the federal Terrorism Risk Insurance Act (as amended “TRIA”), we are required to make coverage available under your policy for “certified acts of terrorism.” The actual coverage provided by your policy(ies) will be limited by the terms, conditions, exclusions, limits, and other provisions of your policy(ies), as well as any applicable rules of law.

The portion of your premium attributable to this terrorism coverage is shown in the premium section(s) of this quote proposal or binder.

Definition of Certified Act of Terrorism

A “certified act of terrorism” means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of TRIA, to be an act of terrorism under TRIA. The criteria contained in TRIA for a “certified act of terrorism” include the following:

1. The act results in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
2. The act results 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
3. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals acting 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.

Disclosure of Federal Share of Terrorism Losses under TRIA

The United States Department of the Treasury will reimburse insurers for 85% of insured losses that exceed the applicable insurer deductible. Effective January 1, 2016, this percentage will be reduced to 84%, effective January 1, 2017 to 83%, effective January 1, 2018 to 82%, effective January 1, 2019 to 81%, and effective January 1, 2020 to 80%.

However, if aggregate industry insured losses under TRIA exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion. The United States government has not charged any premium for their participation in covering terrorism losses.

Cap on Insurer Liability for Terrorism Losses

If aggregate industry insured losses attributable to “certified acts of terrorism” under TRIA exceed \$100 billion in a calendar year, and we have met, or will meet, our insurer deductible under TRIA, we shall not be liable for the payment of any portion of the amount of such losses that exceed \$100 billion. In such case, your coverage for terrorism losses may be reduced on a pro-rata basis in accordance with procedures established by the Treasury, based on its estimates of aggregate industry losses and our estimate that we will exceed our insurer deductible.

In accordance with the Treasury’s procedures, amounts paid for losses may be subject to further adjustments based on differences between actual losses and estimates.

Note to Producer on TRIA: The premium for terrorism coverage and the TRIA disclosures above must be provided to the insured or prospect at the time of quoting. If you are not using this quote proposal, you can use The Hartford’s stand-alone TRIA disclosure form for quotes and binders, which is available on the EBC or from the company.

