

ORDINANCE NO. 2025-15

**AN ORDINANCE AUTHORIZING THE MAYOR OF THE CITY OF WICKLIFFE, OHIO  
TO ENTER INTO A CONTRACT WITH HOUSTON CASUALTY COMPANY, AGENT LOVE  
INSURANCE AGENCY, FOR THE PROVISION OF CYBER LIABILITY INSURANCE  
COVERAGE FOR THE CITY; AND DECLARING AN EMERGENCY**

WHEREAS, Council has determined that the best interests of the City would be served by providing a plan of cyber liability insurance coverage to insure the City in the event of a cyberattack; and

WHEREAS, the recommendation for cyber liability insurance coverage submitted by Love Insurance Agency, 373 Center Street-Suite A, Chardon, Ohio 44024, agent for Houston Casualty Company, is the lowest and best contract for coverage.

**NOW THEREFORE, BE IT ORDAINED BY COUNCIL OF THE CITY OF WICKLIFFE,  
COUNTY OF LAKE, AND STATE OF OHIO:**

**SECTION 1.** That the Mayor be and is hereby authorized to enter into a one-year contract with Houston Casualty Company, agent Love Insurance Agency, 373 Center Street-Suite A, Chardon, Ohio 44024, for the provision of a cyber liability policy of insurance coverage. A copy of the premium and coverage summary, identified as *Exhibit A*, is attached hereto and incorporated herein and is on file in the office of the Director of Finance.

**SECTION 2.** That the Director of Finance is authorized to make payments to Love Insurance Agency in an amount not to exceed Sixteen Thousand Nine Hundred Fifty-Nine Dollars (\$16,959.00) in accordance with the terms of the contract upon receipt of invoices approved by the Mayor.

**SECTION 3.** That it is hereby found and determined that all formal actions of this Council concerning and relating to the passage of the ordinance were adopted in an open meeting of this Council and that all deliberations of this Council and of any of its committees that resulted in such formal actions were in meetings open to the public in compliance with all legal requirements, including Section 121.22 of the Ohio Revised Code.

**SECTION 4.** That this ordinance is hereby declared to be an emergency measure necessary for the immediate preservation of the public peace, health, and safety of said city and for the further reason it is necessary for the efficient operation of city government; wherefore, this ordinance provided it receives an affirmative vote of two-thirds (2/3) of the members elected to Council, shall take effect immediately upon its passage and approval by the Mayor; otherwise, it shall take effect and be in force from and after the earliest period allowed by law.

Passed: February 24<sup>th</sup>, 2025

Attest: Clerk of Council

Submitted to Mayor for approval:

February 26<sup>th</sup>, 2025

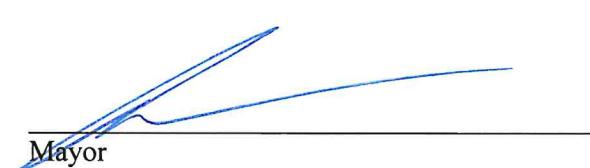
First Reading Suspended

Second Reading Suspended

Third Reading February 24<sup>th</sup>, 2025

  
\_\_\_\_\_  
Council President – Presiding Officer

Approved: February 24<sup>th</sup>, 2025

  
\_\_\_\_\_  
Mayor

Passed February 24<sup>th</sup>, 2025  
Yes 6 No 0

I, Sandra J. Fink, Clerk of Council of Wickliffe, Ohio, hereby certify the foregoing is a true copy of  
Ordinance No. 2025-15 enacted by Council at its regular meeting on February 24, 2025.



Sandra J. Fink, Clerk of Council



## Cyber Liability Insurance

February 10, 2025

Underwriter

Nane Sarksian

Email

[nsarksian@tmhcc.com](mailto:nsarksian@tmhcc.com)

Producer

Email

Heather Kelley

[heather\\_kelley@rpsins.com](mailto:heather_kelley@rpsins.com)

Tokio Marine HCC - Cyber & Professional Lines Group

# IT'S A DIGITAL WORLD BE PREPARED

Activate

Initiate

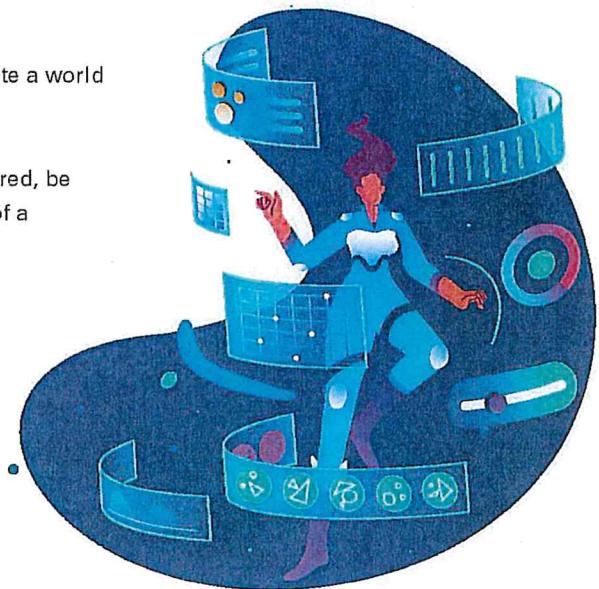
Manage

## About Us

At Tokio Marine HCC – Cyber & Professional Lines Group, we **AIM** to create a world free of cyber and professional lines risk.

**Activate** this quote and bind your policy today to be more than just insured, be prepared. Be Cyber Strong®. We have the financial strength and support of a traditional insurance company, over 15 years of underwriting discipline, cutting-edge technology, and deep claims-handling expertise.

We handle thousands of cyber claims, from individuals, to small to medium-sized businesses, to large corporations. We know cyber and enable you to take on each day with confidence.



## Our Cyber difference

Financial Strength

AM Best: A++ Superior

S&P Global Ratings: A+ Strong

Fitch Ratings: AA-Very Strong

Broad Cyber Coverage

Our state-of-the-art Cyber Liability insurance solution combines broad first party and third party coverage with access to expert cyber security services and claims professionals.

### Third Party coverage includes:

- Multimedia Liability
- Security and Privacy Liability
- Privacy Regulatory Defense and Penalties
- PCI DSS Liability
- Bodily Injury Liability
- Property Damage Liability
- TCPA Defense

### First Party coverage includes:

- Breach Event Costs
- Post Breach Remediation Costs
- BrandGuard®
- System Failure
- Dependent System Failure
- Cyber Extortion
- Cyber Crime
- Bricking Loss
- Property Damage Loss
- Reward Expenses
- Court Attendance Costs

# CONFIDENTLY & SECURELY MANAGE YOUR DATA

Cyber Liability Insurance

## Premier Protection



Intelligence Driven Monitoring and Alerting



Cyber Risk Report



Dark Web Security Scans



Tabletop exercises and cyber-attack simulations\*



Cyber Security Trainings



24/7/365 expert claims handling and incident response cyber security experts



Phishing Simulations



Preferred Rates and partnerships with security control vendors

## Security Control Vendors

Learn more about Datto's BCDR & SaaS Protect, the leading global provider of cloud-based software.

**datto**

Learn more about Cisco's Duo multifactor authentication offering.

**DUO**

It's not a matter of 'if', but 'when'. **Initiate** your policy now to get immediate access to premier protection to reduce your risk. We partner with you to **Manage** your cyber risk and bring value beyond insurance. With premier protection through **CyberNET®** at [cybernet.tmhcc.com](http://cybernet.tmhcc.com), you can mitigate cyber threats throughout the life of your policy. You get real-time threat alerts, cyber awareness training for you and your staff, as well as phishing simulations through our training partner, Wizer, and a cyber risk report to identify your network weaknesses with steps you can take to remedy potential security gaps, and, most importantly, connection to our cyber security experts and incident response team. If you implement tight security control, we'll discount this quote.

Request a demo to immediately receive an email with a one-time link from [cyberNET@tmhcc.com](mailto:cyberNET@tmhcc.com).

**Let your broker know you want to bind your cyber insurance with us, and get Cyber Strong®.**

\*For qualifying applicants

Tokio Marine HCC | NAS Insurance Services, LLC, CA License #0677191



## We Know Risk

Our Underwriter, Nane Sarksian, at Tokio Marine HCC – CPLG prepared the following non-binding renewal indication for you after reviewing your application, network vulnerability risk scan, and analyzing your overall exposure. Here is what we know about you:

APPLICANT	City of Wickliffe
STATE	Ohio
REFERENCE #	13269568
PRODUCER	Risk Placement Services
PRODUCER CONTACT	Heather Kelley
COVERAGE/POLICY TYPE	NetGuard Policy <a href="#">NGP 1000 (4.2020)</a>
CARRIER	Houston Casualty Company (A++ "Superior")
RETROACTIVE DATE	None; Full Prior Acts Coverage
KNOWLEDGE DATE	March 01, 2024
POLICY TERM	One Year



NETGUARD® PLUS CYBER LIABILITY INSURANCE NON-BINDING RENEWAL INDICATION

Date: February 10, 2025

	Option 1
Maximum Policy Aggregate Limit	\$2M
Option Premium	\$16,314
Policy Fee (fully earned at inception)	\$195
Total Payable Premium + Broker Fee \$450 +	\$16,959

**LIMITS PER INSURING AGREEMENT**

“NIL” or “N/A” indicates that the Coverage is not included in the quoted premium and that portion of the Policy will not apply.

Third Party Liability Insuring Agreements (Claims Made and Reported Coverage)

Multimedia Liability Coverage	\$2M/\$2M
Security and Privacy Liability Coverage	\$2M/\$2M
Privacy Regulatory Defense and Penalties Coverage	\$2M/\$2M
PCI DSS Liability Coverage	\$2M/\$2M
Bodily Injury Liability Coverage	\$250K/\$250K
Property Damage Liability Coverage	\$50K/\$50K
TCPA Defense Coverage	\$50K/\$50K

First Party Insuring Agreements (Event Discovered and Reported Coverage)

Breach Event Costs Coverage	\$2M/\$2M
Post Breach Remediation Costs Coverage	\$25K/\$25K
BrandGuard™ Coverage	\$2M/\$2M
System Failure Coverage	\$2M/\$2M
Dependent System Failure Coverage	\$2M/\$2M
Cyber Extortion Coverage	\$2M/\$2M
Cyber Crime Coverage	

A. Financial Fraud Sublimit	\$250K/\$250K
B. Telecommunications and Utilities Fraud Sublimit	\$250K/\$250K
C. Phishing Fraud Sublimits	
1. Your Phishing Fraud Loss Sublimit	\$250K/\$250K
2. Client Phishing Fraud Loss Sublimit	\$250K/\$250K
3. Phishing Fraud Aggregate Sublimit (C.1. & C. 2 combined)	\$250K

Cyber Crime Aggregate Limit (A., B., & C. combined) \$250K

Bricking Loss Coverage \$2M/\$2M

Property Damage Loss Coverage \$50K/\$50K

Reward Expenses Coverage \$50K/\$50K

Court Attendance Costs Coverage \$25K/\$25K

Additional Defense Costs Limit: NIL

(Not applicable to Bodily Injury Liability, Property Damage Liability or TCPA Defense Coverage)

Breach Event Costs Outside the Limit Enhancement: INCLUDED



DEDUCTIBLES, WAITING PERIODS, PERIODS OF INDEMNITY AND PERIOD OF RESTORATION

	Option 1
Aggregate Deductible	\$30,000
<b>DEDUCTIBLE PER INSURING AGREEMENT</b>	
Deductibles shown below apply to each claim	
Multimedia Liability Coverage	\$10,000
Security and Privacy Liability Coverage	\$10,000
Privacy Regulatory Defense and Penalties Coverage	\$10,000
PCI DSS Liability Coverage	\$10,000
Bodily Injury Liability Coverage	\$10,000
Property Damage Liability Coverage	\$10,000
TCPA Defense Coverage	\$10,000
Breach Event Costs Coverage	\$10,000
Post Breach Remediation Costs Coverage	\$10,000
BrandGuard™ Coverage	
Waiting Period	2 weeks
Period of Indemnity	6 months
System Failure Coverage	
A. Data Recovery Deductible	\$10,000
B. Non-Physical Business Interruption	
Waiting Period	8 hours
Period of Restoration	6 months
Dependent System Failure Coverage	
A. Data Recovery Deductible	\$10,000
B. Non-Physical Business Interruption	
Waiting Period	12 hours
Period of Indemnity	4 months
Cyber Extortion Coverage	\$10,000
Cyber Crime Coverage	\$10,000
Bricking Loss Coverage	\$10,000
Property Damage Loss Coverage	\$10,000
Reward Expenses Coverage	\$10,000
Court Attendance Costs Coverage	None



#### REQUIRED ADDITIONAL UNDERWRITING INFORMATION

All quoted terms are subject to our receipt, review, and acceptance of the following information:

##### DUE PRIOR TO BINDING:

- An updated Application to reflect a "None to Report" answer to question #9D. Otherwise, please immediately forward notice and complete details of all claims, suits, demands or incidents that have occurred in the past 12 months. Please note that our terms are based on a "None to Report" answer only.

##### DUE WITHIN 7 DAYS OF BINDING:

- No subjectivities required.

#### NOTES AND APPLICABLE ENDORSEMENTS

<a href="#"><u>NGP1082-52020</u></a>	Amendment of Other Insurance Provisions: Excess Insurance
<a href="#"><u>NGP1077-122023</u></a>	Biometric Claims Sublimit A. Biometric Claims Sublimit: \$250,000 Each Biometric Claim / \$250,000 Aggregate B. Biometric Claims Deductible: To match option selected. C. None; Full Unknown Prior Acts.
<a href="#"><u>NGP1115-112023</u></a>	Dependent System Failure Non-IT Service Provider Sublimit \$1M each claim/\$1M aggregate Waiting Period: To Match DSF Waiting Period hours
<a href="#"><u>NGP1078-52020</u></a>	Nuclear Incident Exclusion
<a href="#"><u>NGP1076-42020</u></a>	Policyholder Disclosure Notice of Terrorism Insurance Coverage
<a href="#"><u>NGP1075-42020</u></a>	Service of Suit
<a href="#"><u>NGP1109-102023</u></a>	War and Cyber Operation Exclusion
<a href="#"><u>NGP1124-82024</u></a>	RPS Cyber Amendatory
<a href="#"><u>NGP1142-122024</u></a>	Cyber Crime Exclusion Amendatory Undelivered Goods or Services