beazley

INFORMATION SECURITY & PRIVACY INSURANCE WITH ELECTRONIC MEDIA LIABILITY

COVERAGE UNDER THIS POLICY IS PROVIDED ON A CLAIMS MADE AND REPORTED BASIS AND APPLIES ONLY TO CLAIMS FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD OR THE OPTIONAL EXTENSION PERIOD (IF APPLICABLE) AND REPORTED TO THE UNDERWRITERS DURING THE POLICY PERIOD OR AS OTHERWISE PROVIDED IN CLAUSE X. OF THIS POLICY. AMOUNTS INCURRED AS CLAIMS EXPENSES UNDER THIS POLICY SHALL REDUCE AND MAY EXHAUST THE LIMIT OF LIABILITY AND ARE SUBJECT TO RETENTIONS.

These Declarations along with the completed and signed **Application** and the Policy with endorsements shall constitute the contract between the **Insureds** and the Underwriters.

Underwriters: Beazley Insurance Company, Inc

Policy Number: V11454120201

Authority Reference Number: N/A

Item 1. **Named Insured:** Glenbrook High School District 225

Address: 3801 W. Lake Ave

Glenview, IL 60026

Item 2. **Policy Period:**

From: 01-Jan-2012

To: 01-Jan-2013

Both dates at 12:01 a.m. Local Time at the Address stated in Item 1.

Item 3. **Coverages Purchased:**

Coverage	Purchased
Insuring Agreement I.A.: INFORMATION SECURITY & PRIVACY LIABILITY	Yes
Insuring Agreement I.B.: PRIVACY NOTIFICATION COSTS	Yes
Insuring Agreement I.C.: REGULATORY DEFENSE AND PENALTIES	Yes
Insuring Agreement I.D.: WEBSITE MEDIA CONTENT LIABILITY	Yes

Item 4. **Limit of Liability:**

A. **Policy Aggregate Limit of Liability**: (Aggregate for all coverages combined, including **Claims Expenses)** but sublimited to:	$1,000,000
B. Aggregate sublimit of liability applicable to Insuring Agreement I.B. (Privacy Notification Costs):	$500,000
C. Aggregate sublimit of liability applicable to Insuring Agreement I.C. (Regulatory Defense and Penalties):	$1,000,000
D. Aggregate sublimit of liability applicable to Insuring Agreement I.D. (Website Media Content Liability):	$1,000,000

The above sublimits of liability are part of, and not in addition to, the overall **Policy Aggregate Limit of Liability**.

Item 5. **Retentions:**

A. Insuring Agreements I.A. (Information Security and Privacy Liability) and I.C. (Regulatory Defense and Penalties): Each **Claim Retention** (including each **Claim** in the form of a **Regulatory Proceeding**), includes **Claims Expenses**:	$25,000
B. Insuring Agreement I.B. (Privacy Notification Costs): Each incident, event or related incidents or events giving rise to an obligation to pay **Privacy Notification Costs**:	$25,000
C. Insuring Agreement I.D. (Website Media Content Liability): Each **Claim Retention**, includes **Claims Expenses**:	$25,000

Item 6. **Premium:** $10,000

Item 7. **Retroactive & Continuity Dates:**

A. Retroactive Date	01-Jan-2011
B. Continuity Date	01-Jan-2011

Item 8. **Optional Extension Period:**

A. Premium for **Optional Extension Period:**	100% of the total premium for the **Policy Period**
B. Length of **Optional Extension Period:**	Up to 12 Months

Item 9. **Notification under this Policy:**

A. Claims:
Beazley Group
Attn: Beth Diamond
1270 Avenue of the Americas, 12th Floor
New York, NY 10020
Tel: (646) 943-5912
Fax: (646) 378-4039
Email: tmbclaims@beazley.com

B. All other notices under this Policy shall be given to:
Beazley USA Services, Inc.
30 Batterson Park Road
Farmington, CT 06032
Tel: (860) 677-3700
Fax: (860) 679-0247

Item 10. **Service of process in any suit shall be made upon:**

N/A

Item 11. **Choice of Law:** N/A

Item 12. **Endorsements Effective At Inception:**

1. BICMU05009406	Nuclear Exclusion
2. E03184092011	Beazley Nominated Vendors Endorsement
3. E01357072009	Amend Notice of Claim (Control Group) Endorsement
4. E02297112010	Crisis Management Co Insurance Endorsement
5. A00757IL022012	Illinois Amendatory Endorsement
6. BICMU00011106IL	Policyholder Notice – Illinois
7. E01365082009	Unprotected Portable Computers and Media Exclusion
8. E02804032011	Sanction Limitation and Exclusion Clause
9. E01389082009	Cyber Extortion Endorsement

Dated: 23-Feb-2012

At: 30 Batterson Park Road
Farmington
Connecticut 06032
(the office of the Correspondent)

By _____
(Beazley USA Services, Inc. (Correspondent)

Effective date of this Endorsement: 01-Jan-2012
This Endorsement is attached to and forms a part of Policy Number: V11454120201
Beazley Insurance Company, Inc. Referred to in this endorsement as either the "Insurer" or the "Underwriters"

NUCLEAR EXCLUSION

This endorsement modifies insurance provided under the following:

BEAZLEY INFORMATION SECURITY & PRIVACY INSURANCE WITH ELECTRONIC MEDIA LIABILITY COVERAGE

In consideration of the premium charged for the Policy, it is hereby understood and agreed that this Policy does not apply:

I. Under any Liability Coverage, to injury, sickness, disease, death or destruction:

(a) with respect to which an insured under the Policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or

(b) resulting from the hazardous properties of nuclear material and with respect to which (1) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (2) the insured is, or had this Policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

II. Under any Medical Payments Coverage, or under any Supplementary Payments Provision relating to immediate medical or surgical relief, to expenses incurred with respect to bodily injury, sickness, disease or death resulting from the hazardous properties of nuclear material and arising out of the operation of a nuclear facility by any person or organization.

III. Under any Liability Coverage, to injury, sickness, disease, death or destruction resulting from the hazardous properties of nuclear material, if:

(a) the nuclear material (1) is at any nuclear facility owned by, or operated by or on behalf of, an insured or (2) has been discharged or dispersed therefrom;

(b) the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an insured; or

(c) the injury, sickness, disease, death or destruction arises out of the furnishing by an insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (c) applies only to injury to or destruction of property at such nuclear facility.

IV. As used in this endorsement:

"hazardous properties" include radioactive, toxic or explosive properties; "nuclear material" means source material, special nuclear material or by-product material; "source material",

"hazardous properties" include radioactive, toxic or explosive properties; "nuclear material" means source material, special nuclear material or by-product material; "source material", "special nuclear material", and "by-product material" have the meanings given them in the Atomic Energy Act 1954 or in any law amendatory thereof; "spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor; "waste" means any waste material (1) containing by-product material and (2) resulting from the operation by any person or organization of any nuclear facility included within the definition of nuclear facility under paragraph (a) or (b) thereof; "nuclear facility" means:

(a) any nuclear reactor,

(b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing spent fuel, or (3) handling, processing or packaging waste,

(c) any equipment or device used for the processing, fabricating or alloying of special nuclear material if at any time the total amount of such material in the custody of the insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,

(d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of waste,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations; "nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material. With respect to injury to or destruction of property, the word "injury" or "destruction" includes all forms of radioactive contamination of property.

All other terms and conditions of this Policy remain unchanged.

Authorized Representative

"special nuclear material", and "by-product material" have the meanings given them in the Atomic Energy Act 1954 or in any law amendatory thereof; "spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor; "waste" means any waste material (1) containing by-product material and (2) resulting from the operation by any person or organization of any nuclear facility included within the definition of nuclear facility under paragraph (a) or (b) thereof; "nuclear facility" means:

(a) any nuclear reactor,

(b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing spent fuel, or (3) handling, processing or packaging waste,

(c) any equipment or device used for the processing, fabricating or alloying of special nuclear material if at any time the total amount of such material in the custody of the insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,

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All other terms and conditions of this Policy remain unchanged.

Authorized Representative