

Declarations Page



HISCOX INSURANCE COMPANY INC. (A Stock Company)

125 S. Wacker Drive, Suite 2080, Chicago, IL 60606

(312) 380-5555

Cyber and Data Risk Solution

DECLARATIONS – Effective 10/20/2026 (updates denoted by *) v1

NOTICE: YOUR POLICY CONTAINS CLAIMS-MADE LIABILITY COVERAGE. PLEASE REFER TO THE NY REGULATION 121 ADDENDUM ATTACHED TO THIS POLICY FOR DETAILED INFORMATION REGARDING CLAIMS-MADE LIABILITY POLICIES.

THIS INSURANCE COVERAGE PROVIDES THAT THE LIMIT OF LIABILITY AVAILABLE TO PAY LOSS SHALL BE REDUCED BY AMOUNTS INCURRED FOR CLAIMS EXPENSES, AND MAY BE COMPLETELY EXHAUSTED BY SUCH AMOUNTS. THE INSURER SHALL NOT BE LIABLE FOR DEFENSE COSTS OR FOR THE AMOUNT OF ANY JUDGMENT OR SETTLEMENT AFTER EXHAUSTION OF THE LIMIT OF LIABILITY. FURTHER NOTE THAT AMOUNTS INCURRED FOR CLAIMS EXPENSES SHALL BE APPLIED AGAINST THE RETENTION AMOUNT

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

PLEASE READ YOUR POLICY CAREFULLY AND CONSULT YOUR INSURANCE ADVISOR ABOUT ANY QUESTIONS YOU MIGHT HAVE.

Policy no.: P107.457.282.1

Renewal of:

1. **Named insured:** Carebridge staffing network Inc
Address: 1979 walton ave
1c
Bronx, NY 10453

Email address: Assess@carebridgern.com

2. **Policy period:** **Inception Date: 10/20/2026** **Expiration Date: 10/20/2027**
Inception date shown shall be at 12:01 A.M. (Standard Time) to Expiration date shown above at 12:01 A.M. (Standard Time) at the address of the Named Insured.

3. **General terms and conditions wording:** PLP P0001 CW (04/19)
The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below.

4. **Policy limits:** The Cyber (CYE) and Digital Media (MED) limits will be shared, and any payments made under either Coverage Part will reduce the coverage part limits for both Coverage Parts.

Cyber (CYE) \$250,000 each claim and/or event /\$250,000 aggregate

Digital Media (MED) \$250,000 each claim /\$250,000 aggregate

5. **Endorsements:** See Schedule



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6. Notification of claims to:

Hiscox Claims
Web : <https://www.hiscox.com/manage-your-policy/claims-center>
Phone: 1-866-424-8508
Email: reportclaim@hiscox.com
Mail: Attn: Direct Claims Hiscox
5 Concourse Parkway, Suite 2150
Atlanta GA, 30328

Please inform us immediately if you have a claim or loss to report.

If you experience a cyber **event**, please also contact the Breach Coach® at 1-855-HISCO-BR (1-855-447-2627). Provide your company name and any other companies/individuals involved.

7. Policy Premium: \$362.00

8. Valued added services: Your CyberClear policy includes a **comprehensive panel of breach response resources**, featuring eRisk Hub® Breach Response Resource and Information Web Portal, powered by NetDiligence®, the industry standard of response and protection. Plus, public relations support, legal services, credit monitoring, extortion protection and more. These resources will help you comply with regulations and protect your reputation, should a breach occur.

For more information, visit <https://www.hiscox.com/risk-management-cyber>.



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Cyber Coverage Part: CYBCL-CYB P0001A CW (10/19)

Cyber (CYE):	\$250,000 each claim and/or event / \$250,000 aggregate Retention: \$ 10,000 Waiting Period: 10 hours Retroactive Date: 10/20/2026 Period of Restoration: 120 days	
Bricking:	\$10,000 aggregate (Shared) Retention: \$ 10,000	
Cyber Crime: (Funds Transfer Fraud, Social Engineering, and Reverse Social Engineering)	\$10,000 aggregate (Shared) Retention: \$ 10,000	
Dependent Business Interruption:	NOT COVERED	
Dependent System Failure:	NOT COVERED	
Enhanced Privacy Regulation:	\$25,000 aggregate (Shared) Retention: \$ 10,000	
Reputational Harm:	\$50,000 aggregate (Shared) Retention: \$ 10,000	
System Failure:	\$10,000 aggregate (Shared) Retention: \$ 10,000 Waiting Period: 10 hours	
Utility Fraud:	\$50,000 aggregate (Shared) Retention: \$ 10,000	
Endorsements:		
<i>All limits designated as "shared" are a part of, and not in addition to, the Cyber Limit.</i>		

Digital Media Liability Coverage Part: CYBCL-MED P0001A CW (04/19)

Digital Media (MED):	\$250,000 each claim / \$250,000 aggregate Retention: \$ 10,000 Retroactive Date: 10/20/2026	
Endorsements:		



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IN WITNESS WHEREOF, the Insurer indicated above has caused this Policy to be signed by its President and Secretary, but this Policy shall not be effective unless also signed by the Insurer's duly authorized representative.

A handwritten signature in black ink that reads "Mary Boyd".

President

A handwritten signature in black ink that appears to read "S. K. ...".

Secretary

A handwritten signature in black ink that reads "Mary Boyd".

Authorized Representative

Mary Boyd

10/19/2026

Hiscox Inc.



HISCOX INSURANCE COMPANY INC. (A Stock Company)

125 S. Wacker Drive, Suite 2080, Chicago, IL 60606
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Cyber and Data Risk Solution

DECLARATIONS – Effective 10/20/2026 (updates denoted by *) v1

Schedule of Endorsements

<u>NUMBER</u>	<u>TITLE</u>
GENERAL (APPLICABLE TO MORE THAN ONE COVERAGE PART)	
PLP P0001 CW (04/19)	General Terms and Conditions
INT E9998 CW (01/15)	TRIA Not Purchased
WCL E6316 CW (04/19)	Amend Cancellation Provision Endorsement (14 Days Full Refund)
WCL E6017 CW (04/19)	Nuclear Incident Exclusion Clause-Liability-Direct (Broad)
WCL E6020 CW (09/22)	War, Civil War, Cyberwarfare, and NCBR Exclusion Endorsement
WCL E6081 CW (09/15)	State Amendatory Inconsistency
PLP E9029 NY (04/19)	New York Amendatory Endorsement
PLP E9030 NY (04/19)	New York Amendatory Endorsement - Regulation 121 - Claims-Made Policies
INT N001 CW (01/09)	Economic And Trade Sanctions Policyholder Notice
INT N003 CW (01/19)	Policyholder Notice -Electronic Delivery
PLP N002 NY (04/19)	Notice To New York Insureds
PLP N001 NY (04/19)	New York Policyholder Notice - Addendum To The Application
WCL E6307 CW (07/23)	Cannabis Exclusion Endorsement
CYBER COVERAGE PART	
CYBCL-CYB P0001A CW (10/19)	Cyber Coverage Part
CYBCL-CYB E2013 CW (04/19)	Blanket Additional Insured Endorsement (Written Contract)
CYBCL-CYB E2011 CW (06/23)	Biometric Data Exclusion Endorsement
CYBCL-CYB E2050 CW (02/20)	Escrow and Title Activities Exclusion
CYBCL-CYB E9102 NY (04/19)	New York Amendatory Endorsement
CYBCL-CYB E2051 CW (11/19)	Ransomware Event Sublimit Endorsement (\$25,000)
CYBCL-CYB E2075 CW (08/23)	Cyber Policy Update Endorsment
CYBCL-CYB E2077 CW (02/24)	Business Interruption Sublimit Endorsement
DIGITAL MEDIA LIABILITY COVERAGE PART	
CYBCL-MED P0001A CW (04/19)	Digital Media Liability Coverage Part
CYBCL-MED E3004 CW (04/19)	Music Exclusion
CYBCL-MED E9202 NY (04/19)	New York Amendatory Endorsement
CYBCL-MED E3007 CW (04/19)	Absolute Opioid Exclusion Endorsement

Policy Wording

General Terms and Conditions

I. Our promise to you

In consideration of the premium charged, and in reliance on the statements made and information provided to **us**, **we** will pay **covered amounts** as defined in this policy, provided **you** properly notify **us** of **claims, breaches, events, or occurrences**, and meet **your** obligations to **us** in accordance with the terms of this policy.

II. Limits of liability

Regardless of the number of Coverage Parts **you** have purchased, the maximum **we** will pay for all **covered amounts** will be as follows:

- A. Coverage part limit
Each Coverage Part purchased will be subject to a **coverage part limit** (if one is stated in the Declarations), which is the maximum amount **we** will pay for all **covered amounts** under that Coverage Part, other than coverage enhancements or other items **we** have expressly agreed to pay in addition to the limit. The **coverage part limit** will be in excess of any applicable **retention**.
- B. Each claim limit
The Each Claim Limit identified in the Declarations is the maximum amount **we** will pay for all **covered amounts** for each covered **claim**, unless a lower sublimit is specified, in which case the sublimit is the maximum amount **we** will pay for the type of covered **claim** to which the sublimit applies. The Each Claim Limit, or any sublimit, will be in excess of any applicable **retention** and will be a part of, and not in addition to, any applicable **coverage part limit**.
- C. Each breach limit
The Each Breach Limit identified in the Declarations (if **you** have purchased a relevant Coverage Part) is the maximum amount **we** will pay for all **covered amounts** for each covered **breach**, unless a lower sublimit is specified, in which case the sublimit is the maximum amount **we** will pay for the type of covered **breach** or costs to which the sublimit applies. The Each Breach Limit, or any sublimit, will be in excess of any applicable **retention** and will be a part of, and not in addition to, any applicable **coverage part limit**.
- D. Each occurrence limit
The Each Occurrence Limit identified in the Declarations (if **you** have purchased a relevant Coverage Part) is the maximum amount **we** will pay for all **covered amounts** for each covered **occurrence**, unless a lower sublimit is specified, in which case the sublimit is the maximum amount **we** will pay for the type of covered **occurrence** to which the sublimit applies. The Each Occurrence Limit, or any sublimit, will be in excess of any applicable **retention** and will be a part of, and not in addition to, any applicable **coverage part limit**.
- E. General liability coverage part limits
If **you** have purchased a General Liability Coverage Part, additional rules for applying limits are contained in Section IV. Limits of liability, of that Coverage Part.
- F. Related claims
All **related claims**, regardless of when made, will be treated as one **claim**, and all subsequent **related claims** will be deemed to have been made against **you** on the date the first such **claim** was made. If, by operation of this provision, the **claim** is deemed to have been made during any period when **we** insured **you**, it will be subject to only one **retention** and one Each Claim Limit regardless of the number of claimants, **insureds**, or **claims** involved.

III. Your obligations to us

- A. Named insured responsibilities
It will be the responsibility of the **named insured** (or, if there is more than one **named insured**, the first one listed on the Declarations) to act on behalf of all **insureds** with respect to the following:
 1. timely giving and receiving notice of cancellation or non-renewal;
 2. timely payment of premium;
 3. receipt of return premiums;
 4. timely acceptance of changes to this policy; and
 5. timely payment of **retentions**.

General Terms and Conditions

- B. Your duty to cooperate **You** must cooperate with **us** in the defense, investigation, and settlement of any **claim, potential claim, breach, event, occurrence**, or other matter notified to **us**, including but not limited to:
1. notifying **us** immediately if **you** receive any settlement demands or offers, and sending **us** copies of any demands, notices, summonses, or legal papers;
 2. submitting to examination and interrogation under oath by **our** representative and giving **us** a signed statement of **your** answers;
 3. attending hearings, depositions, and trials as **we** request;
 4. assisting in securing and giving evidence and obtaining the attendance of witnesses;
 5. providing written statements to **our** representative and meeting with such representative for the purpose of investigation and/or defense;
 6. providing all documents and information **we** may reasonably request, including authorizing **us** to obtain records; and
 7. pursuing **your** right of recovery from others.
- C. Your obligation not to incur any expense or admit liability **You** must not make any payment, incur any expense, admit any liability, or assume any obligation without **our** prior consent. If **you** do so, it will be at **your** own cost and expense.
- D. Your representations **You** warrant that all representations made and all materials submitted by **you** or on **your** behalf in connection with the **application** for this policy are true, accurate, and not misleading, and agree they were relied on by **us** and were material to **our** decision to issue this policy to **you**. If **we** learn any of the representations or materials were untrue, inaccurate, or misleading in any material respect, **we** are entitled to treat this policy as if it had never existed.

IV. Optional extension period

1. If **we** or the **named insured** cancel or non-renew this policy, then the **named insured** will have the right to purchase an optional extension period for the duration and at the percentage of the expiring premium stated in Item 5 of the Declarations. The optional extension period, if purchased, will start on the effective date of cancellation or non-renewal. However, the right to purchase an optional extension period will not apply if:
 - a. this policy is canceled by **us** for nonpayment of premium; or
 - b. the total premium for this policy has not been fully paid.
2. The optional extension period will apply only to **claims** that:
 - a. are first made against **you** and reported to **us** during the optional extension period; and
 - b. arise from **your professional services** performed, or a **breach, data breach**, offense, or **occurrence** that takes place, on or after the **retroactive date** but prior to the effective date of cancellation or non-renewal of this policy.
3. The additional premium will be fully earned at the inception of the optional extension period.
4. Notice of election and full payment of the additional premium for the optional extension period must be received by **us** within 30 days after the effective date of cancellation or non-renewal, otherwise any right to purchase the optional extension period will lapse.

The limits of liability applicable during any purchased optional extension period will be the remaining available **coverage part limit**. There will be no separate or additional limit of liability available for any purchased optional extension period.

The right to purchase an optional extension period will apply only to Coverage Parts **you** have purchased that include coverage written on a claims-made or loss occurring and discovered basis, and not to any Coverage Parts written on an occurrence basis.

General Terms and Conditions

V. Other provisions affecting coverage

The following provisions apply to all Coverage Parts **you** have purchased. If there is a conflict between any of the provisions here and a provision contained in a Coverage Part, then the provision in the Coverage Part will govern the coverage provided under that Coverage Part.

- A. Alteration and assignment No change in, modification of, or assignment of interest under this policy will be effective unless made by written endorsement to this policy signed by **our** authorized representative.
- B. Bankruptcy or insolvency **Your** bankruptcy or insolvency will not relieve **us** of any of **our** obligations under this policy.
- C. Cancellation
1. This policy may be canceled by the **named insured** by giving written notice, which must include the date the cancellation will be effective, to **us** at the address stated in the Declarations.
 2. This policy may be canceled by **us** by mailing to the **named insured** by registered, certified, or other first class-mail (or by email where allowed by applicable law), at the **named insured's** address (or email address) stated in Item 1 of the Declarations, written notice which must include the date the cancellation will be effective. The effective date of the cancellation will be no less than 60 days after the date of the notice of cancellation, or ten days if the cancellation is due to nonpayment of premium.
 3. The mailing (or emailing) of the notice will be sufficient proof of notice, and this policy will terminate at the date and hour specified in the notice.
 4. If this policy is canceled by the **named insured**, **we** will retain the customary short rate proportion of the premium.
 5. If this policy is canceled by **us**, **we** will return a pro rata proportion of the premium.
 6. Payment or tender of any unearned premium by **us** will not be a condition precedent to the cancellation, but such payment will be made as soon as possible.
- D. Change in control
- If, during the **policy period**, the **named insured** consolidates with, merges into, or sells all or substantially all of its assets to any other person or entity, or any other person or entity acquires ownership or control of the **named insured**, then the **named insured** will provide **us** written notice no later than 30 days after the effective date of such change in control, together with any other information **we** may require.
- We** will not cancel this policy solely because of a change in control, but unless **you** and **we** agree in writing otherwise, after the effective date of any change in control, this policy will cover only **claims** arising from **professional services** performed, or **breaches**, **data breaches**, offenses, or **occurrences** that took place, prior to the change in control.
- E. Coverage territory
- This policy will apply to **your professional services** performed, and **breaches**, offenses, **events**, or **occurrences** that take place, anywhere in the world, provided that any action, arbitration, or other proceeding (if **you** have purchased a relevant Coverage Part) is brought within the United States, its territories or possessions, or Canada.
- F. Estates, heirs, legal representatives, spouses, and domestic partners
- In the event of an **employee's** death or disability, this policy will also apply to **claims** brought against the **employee's**:
1. heirs, executors, administrators, trustees in bankruptcy, assignees, and legal representatives; or
 2. lawful spouse or lawful domestic partner;
- but only:
1. for a covered **claim** arising from the scope of the **employee's** work for **you**; or
 2. in connection with their ownership interest in property which the claimant seeks as recovery in a covered **claim** arising from the scope of the **employee's** work for **you**.
- G. False or fraudulent claims
- If any **insured** commits fraud in connection with any **claim**, **potential claim**, **breach**, offense, **event**, or **occurrence**, whether regarding the amount or otherwise, this insurance will become

General Terms and Conditions

void as to that **insured** from the date the fraud is committed.

H. Other insurance

Any payment due under this policy is specifically excess of and will not contribute with any other valid and collectible insurance, unless such other insurance is written specifically as excess insurance over this policy. However, if **you** have purchased a General Liability Coverage Part, rules for how that Coverage Part will be treated when there is other valid and collectible insurance are contained in Section V. Other provisions affecting coverage, D. Other insurance, of that Coverage Part.

If the same **claim** or **related claims**, **breach**, **event** or **related events**, or **occurrence** is covered under more than one Coverage Part, **we** will pay only under one Coverage Part, which will be the Coverage Part that provides the most favorable coverage.

I. Subrogation

In the event of any payment by **us** under this policy, **we** will be subrogated to all of **your** rights of recovery to that payment.

You will do everything necessary to secure and preserve **our** subrogation rights, including but not limited to the execution of any documents necessary to allow **us** to bring suit in **your** name.

You will do nothing to prejudice **our** subrogation rights without **our** prior written consent.

Any recovery first will be paid to **you** up to the amount of any **retention you** have paid, and then to **us** up to the amount of any **covered amounts we** have paid.

J. Titles

Titles of sections of and endorsements to this policy are inserted solely for convenience of reference and will not be deemed to limit, expand, or otherwise affect the provisions to which they relate.

VI. Definitions applicable to all Coverage Parts

The following definitions apply to all Coverage Parts **you** have purchased. If the same term is defined here and in a Coverage Part, then the definition in the Coverage Part will govern the coverage provided under that Coverage Part.

Application

means the signed application for the policy and any attachments and materials submitted with that application. If this policy is a renewal or replacement of a previous policy issued by **us**, **application** also includes all previous signed applications, attachments, and materials.

Coverage part limit

means the amount stated in the Declarations as the aggregate limit applicable to each Coverage Part **you** have purchased which is subject to an aggregate limit.

Covered amounts

means any amounts **we** have expressly agreed to pay under any Coverage Part **you** have purchased.

Employee

means any past, present, or future:

1. employee (including any part-time, seasonal, leased, or temporary employee or any volunteer);
2. partner, director, officer, or board member (or equivalent position); or
3. independent contractor;

of a **named insured**, but only while in the course of their performance of work or services on behalf of or at the direction of the **named insured**.

Named insured

means the individual, corporation, partnership, limited liability company, limited partnership, or other entity identified in Item 1 of the Declarations.

Policy period

means the period of time identified in Item 2 of the Declarations, and any optional extension period, if purchased.

Professional services

means those services identified as Covered Professional Services under any Coverage Part on the Declarations containing such a description.

General Terms and Conditions

Related claims

means all **claims** that are based upon, arise out of, or allege:

1. a common fact, circumstance, situation, event, service, transaction, cause, or origin;
2. a series of related facts, circumstances, situations, events, services, transactions, sources, causes, or origins;
3. a continuous or repeated act, error, or omission in the performance of **your professional services**; or
4. the same **breach, event, occurrence**, or offense.

The determination of whether a **claim** is related to another **claim** or **claims** will not be affected by the number of claimants or **insureds** involved, causes of action asserted, or duties involved.

Retention

means the amount or time identified as such in the Declarations.

Retroactive date

means the date identified as such in the Declarations.

We, us, or our

means the Company identified on the Declarations as issuing this policy.

You, your, or insured

means any individual or entity expressly described as an **insured** in any Coverage Part **you** have purchased.

Endorsements

Endorsement 1

NAMED INSURED: Carebridge staffing network Inc

TRIA Not Purchased

Page 1 of 1

This Endorsement is issued in accordance with the terms and conditions of the federal Terrorism Risk Insurance Act.

It is hereby noted that the Company has made available coverage for insured losses directly or indirectly resulting from an "act of terrorism" and the Insured has declined or not confirmed to purchase this coverage.

This Insurance therefore affords no coverage for losses directly or indirectly resulting from an "act of terrorism" except to the extent, if any, otherwise provided by this Policy.

The term "act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for an "act of terrorism" include the following:

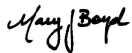
1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual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

All other terms, conditions, insured coverage and exclusions of this Insurance including applicable limits and deductibles remain unchanged and apply in full force and effect to the coverage provided by this Insurance.

All other terms and conditions remain unchanged.

Endorsement Effective: October 20, 2026

Policy No.: P107.457.282.1

A handwritten signature in black ink, appearing to read "Mary Boyd".

By: Mary Boyd
(Appointed Representative)



Endorsement 2

NAMED INSURED: Carebridge staffing network Inc

Amend Cancellation Provision Endorsement (14 Days Full Refund)

Page 1 of 1

In consideration of the premium charged, and on the understanding this endorsement leaves all other terms, conditions, and exclusions unchanged, it is agreed the General Terms and Conditions are amended as follows:

In Section V. Other provisions affecting coverage, C. Cancellation, item 4 is deleted in its entirety and replaced with the following:

4. If this policy is canceled by the **named insured** within 14 days of the beginning of the **policy period**, **we** will refund the entire premium. If this policy is otherwise canceled by the **named insured**, **we** will retain the customary short rate proportion of the premium.

Endorsement Effective: October 20, 2026

Policy No.: P107.457.282.1

A handwritten signature in black ink, appearing to read "Mary Boyd".

By: Mary Boyd
(Appointed Representative)

Endorsement 3

NAMED INSURED: Carebridge staffing network Inc

Nuclear Incident Exclusion Clause-Liability-Direct (Broad)

Page 1 of 2

In consideration of the premium charged, and on the understanding this endorsement leaves all other terms, conditions, and exclusions unchanged, it is agreed:

We will have no obligation to pay any sums under this policy, including any **damages, claim expenses, or other covered amounts**, for any **claim, event, or occurrence**:

- A. Under any liability coverage, for injury, sickness, disease, death, or destruction:
1. for which **you** are also insured under a nuclear energy liability policy issued by the Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, or Nuclear Insurance Association of Canada, or would be insured under any such policy but for exhaustion of its limit of liability; or
 2. resulting from the **hazardous properties of nuclear material** and with respect to which:
 - a. any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, as amended; or
 - b. **you** are, 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.
- B. Under any Medical Payments coverage, or under any Supplementary Payments provision relating to immediate medical or surgical relief, for 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.
- C. Under any liability coverage, for injury, sickness, disease, death, or destruction resulting from the **hazardous properties of nuclear material**, if:
1. the **nuclear material** is at any **nuclear facility** owned or operated by **you** or on **your** behalf, or has been discharged or dispersed from such a facility;
 2. the **nuclear material** is contained in **spent fuel or waste** which is or was at any time possessed, handled, used, processed, stored, transported, or disposed of by **you** or on **your** behalf; or
 3. the injury, sickness, disease, death, or destruction arises out of the furnishing by **you** 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 (3) applies only to injury to or destruction of property at such **nuclear facility**.

As used in this endorsement:

Hazardous properties includes radioactive, toxic, or explosive properties;

Nuclear material means **source material, special nuclear material, or byproduct material**;

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;

Source material, special nuclear material, and byproduct material have the meanings given them in the Atomic Energy Act of 1954, as amended;

Endorsement 3

NAMED INSURED: Carebridge staffing network Inc

Nuclear Incident Exclusion Clause-Liability-Direct (Broad)

Page 2 of 2

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 **byproduct material**; and
2. resulting from the operation by any person or organization of any **nuclear facility** included in paragraph 1 or 2 of the definition of **nuclear facility**;

Nuclear facility means:

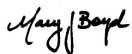
1. any **nuclear reactor**;
2. any equipment or device designed or used for:
 - a. separating the isotopes of uranium or plutonium;
 - b. processing or utilizing **spent fuel**; or
 - c. handling, processing, or packaging **waste**;
3. any equipment or device used for the processing, fabricating, or alloying of **special nuclear material**, if at any time the total amount of such material in **your** custody 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; or
4. any structure, basin, excavation, premises, or place prepared or used for the storage or disposal of **waste**.

Nuclear facility includes the site on which any of the foregoing is located, all operations conducted on such site, and all premises used for such operations;

With respect to injury to or destruction of property, "injury" or "destruction" includes all forms of radioactive contamination of property.

Endorsement Effective: October 20, 2026

Policy No.: P107.457.282.1



By: Mary Boyd
(Appointed Representative)

Endorsement 4

NAMED INSURED: Carebridge staffing network Inc

War, Civil War, Cyberwarfare, and NCBR Exclusion Endorsement

Page 1 of 2

In consideration of the premium charged, and on the understanding this endorsement leaves all other terms, conditions, and exclusions unchanged, it is agreed the General Terms and Conditions are amended as follows:

- I. This policy does not apply to and **we** will have no obligation to pay any sums under this policy, including any **damages, claim expenses**, or other **covered amounts**, for any **claim, event**, or **occurrence** based upon or arising out of, directly or indirectly occasioned by, happening through, or in consequence of:
1. war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military, or usurped power;
 2. confiscation, nationalization, requisition, destruction of, or damage to property by or under the order of any government, public, or local authority;
 3. **cyberwarfare**, to the extent not otherwise excluded by paragraph 1; or
 4. any **NCBR malicious act**.

However, this exclusion will not apply to coverage under the General Liability Coverage Part (if purchased) for damage by fire to premises while rented to **you** or temporarily occupied by **you** with the owner's permission. Any payments **we** make for **property damage** to such premises will be subject to the Damage to Premises Limit.

- II. For purposes of this Endorsement, the following definitions apply:

Cyberwarfare

means any:

1. unauthorized access to, or use, alteration, corruption, damage, manipulation, misappropriation, theft, deletion, or destruction of, any computer hardware or electronic data;
2. creation, transmission, or introduction into a computer system, computer network, or electronic data of a computer virus or harmful code; or
3. restriction or inhibition of access to a computer system, computer network, or electronic data, including through a denial-of-service (DoS) attack,

committed by, or on behalf of, a **state**.

In determining by whom any action listed in parts 1. through 3. above is committed **we** will consider to whom any governing body (including the governing body's intelligence, law enforcement, or military services) attributes such action, regardless of whether:

- A. the computer system, computer network, or electronic data is physically located within the jurisdiction of that governing body; or
- B. there are inconsistent statements within different branches or agencies of that governing body (including intelligence, law enforcement, or military services) as to whom the action is attributable to.

However, if:

- i. a governing body has not attributed any such action to a **state**, or any person, group, association, or entity acting on the **state's** behalf; and

Endorsement 4

NAMED INSURED: Carebridge staffing network Inc

War, Civil War, Cyberwarfare, and NCBR Exclusion Endorsement

Page 2 of 2

- ii. there is at least one **media report** or a cybersecurity forensic firm report indicating that such action is attributed to a **state** or any person, group, association, or entity acting on the **state's** behalf,

then **we** will not pay any **damages, claim expenses**, or other **covered amounts** resulting from any action listed in parts 1. through 3. above until any governing body attributes such action to a **state** or any person, group, association, or entity acting on the **state's** behalf.

If a governing body does not attribute such action to a **state** or any person, group, association, or entity acting on the **state's** behalf, or declares it is unable to do so, then a **media report** or cybersecurity forensic firm report will be conclusive evidence that the act was committed by, or on behalf of, a **state**.

For purposes of this definition, "**media report**" means an article published by the Associated Press, Reuters, Wall Street Journal, or the British Broadcasting Corporation.

For purposes of this definition, "**state**" means a sovereign state, state-like entity, quasi-state, proto-state, or a state-sponsored actor or group.

NCBR malicious act

means an act or series of acts that harms another person or damages property through the physical release or dispersal of **nuclear, chemical, biological, or radiological agents or materials**, which is carried out by any person or group of persons, whether acting alone, on behalf of, or in connection with any organization.

Nuclear, chemical, biological, or radiological agents or materials

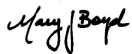
means:

1. nuclear reaction, nuclear radiation or radioactive particles, whether released or dispersed by nuclear or conventional devices;
2. any chemical compound; or
3. any pathogen,

in sufficient concentration to cause harm to people or damage to property.

Endorsement Effective: October 20, 2026

Policy No.: P107.457.282.1



By: Mary Boyd
(Appointed Representative)

Endorsement 5

NAMED INSURED: Carebridge staffing network Inc

State Amendatory Inconsistency

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In consideration of the premium charged, and on the understanding this endorsement leaves all other terms, conditions, and exclusions unchanged, it is agreed the General Terms and Conditions are amended as follows:

The following is added to the end of Section V. Other provisions affecting coverage:

ST-A. State amendatory In the event there is an inconsistency between any:
inconsistency

1. state amendatory attached to this policy, or any other wording attached to this policy to comply with applicable law; and
2. any other terms or conditions of this policy,

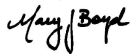
then, to the extent permitted by law and subject to the limitations below, **we** will apply the terms or conditions that are more favorable to **you**.

This section will not apply to the extent that:

1. the state amendatory or other wording expressly limits coverage in order to comply with applicable law, or
2. the state amendatory or other wording relates to premium.

Endorsement Effective: October 20, 2026

Policy No.: P107.457.282.1



By: Mary Boyd
(Appointed Representative)

Endorsement 6

NAMED INSURED: Carebridge staffing network Inc

New York Amendatory Endorsement

Page 1 of 5

In consideration of the premium charged, and on the understanding this endorsement leaves all other terms, conditions, and exclusions unchanged, it is agreed the General Terms and Conditions is amended as follows:

I. The following is added to Section II. Limits of Liability:

G. Transfer of Duties When a Limit of Insurance is Used Up

- (a) If **we** conclude that, based on wrongful acts that arise from **your professional services** performed, or a **breach**, offense, or **occurrence** or **claims** which have been reported to the **us** and to which this insurance may apply, a limit of liability shown in the Declarations is likely to be used up in the payment of judgments or settlements, **we** will notify **you**, in writing, to that effect.
- (b) When a limit of liability described in (a) has actually been used up in the payment of judgments or settlements:
 - (1) **We** will notify **you** in writing as soon as practicable that
 - i. Such a limit has actually been used up; and
 - ii. **Our** duty to defend **claims** subject to that limit has also ended.
 - (2) **We** will initiate, and cooperate in, the transfer of control, to any appropriate **insured**, of all **claims** which are subject to that limit and which are reported to **us** before that limit is used up. That **insured** must cooperate in the transfer of control of said **claims**.

We agree to take such steps, as **we** deems appropriate, to avoid a default in, or continue the defense of, such **claims** until such transfer is completed, provided the appropriate **insured** is cooperating in completing such transfer.

We will take no action whatsoever with respect to any **claim** that would have been subject to that limit, had it not been used up, if the **claim** is reported to **us** after that limit of liability has been used up.
 - (3) **You**, and any other **insured** involved in a **claim** subject to that limit, must arrange for the defense of such **claim** within such time period as agreed to between the appropriate **insured** and **us**. Absent any such agreement, arrangements for the defense of such **claim** must be made as soon as practicable.
- (c) **You** will reimburse **us** for expenses **we** incur in taking those steps **we** deem appropriate in accordance with paragraph (b)(2) above. **Your** duty to reimburse **us** will begin on:
 - (1) the date on which the applicable limit of liability is used up, if **we** sent notice in accordance with paragraph (a) above; or
 - (2) the date on which **we** sent notice in accordance with paragraph (b)(2) above, if **we** did not send notice in accordance with paragraph (a) above.
- (d) The exhaustion of any limit of liability by the payments of judgments or settlements, and the resulting end of **our** duty to defend, will not be affected by **our** failure to comply with any of the provisions of this condition.

Endorsement 6

NAMED INSURED: Carebridge staffing network Inc

New York Amendatory Endorsement

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II. In Section III. Your obligations to us, D. Your representations is deleted in its entirety and replaced by the following:

You represent that all representations made and all materials submitted by **you** or on **your** behalf in connection with the **application** for this policy are true, accurate, and not misleading, and agree they were relied on by **us** and were material to **our** decision to issue this policy to **you**. If **we** learn any of the representations or materials were untrue, inaccurate, or misleading in any respect which materially affect the acceptance of the risk assumed by **us** under this policy, **we** entitled to treat this policy as if it had never existed.

III. In Section V. Other provisions affecting coverage, B. Bankruptcy or insolvency is deleted in its entirety and replaced with the following.

Bankruptcy or insolvency of **you** or **your** estate will not relieve **us** of any of **our** obligations under this policy, nor will it deprive **us** of **our** rights and defenses under this policy.

IV. In Section V. Other provisions affecting coverage, C. Cancellation is deleted in its entirety and replaced with the following.

Cancellation

A. This policy may be canceled by the **named insured** by giving advance written notice to **us** stating when thereafter such cancellation will be effective.

B. If this policy has been in effect for 60 days or less, **we** may cancel this policy by mailing to the **named insured** written notice of cancellation at least:

- (1) 60 days before the effective date of cancellation if cancellation is for any reason not included in paragraph B(2) below.
- (2) 15 days before the effective date of cancellation if cancellation is for any of the following reasons:
 - (a) Non-payment of premium, provided however, that a notice of cancellation on this ground will inform the **named insured** of the amount due;
 - (b) Conviction of a crime arising out of acts increasing the hazard insured against;
 - (c) Discovery of fraud or material misrepresentation in the obtaining of this policy or in the presentation of a **claim**;
 - (d) After issuance of this policy or after the last renewal date, discovery of an act or omission, or a violation of any policy condition, that substantially and materially increases the hazard insured against, and which occurred subsequent to the inception of the current **policy period**;
 - (e) Material change in the nature or extent of the risk, occurring after the issuance or last annual renewal anniversary date of the policy that causes the risk of loss to be substantially and materially increased beyond that contemplated at the time the policy was issued or last renewed;
 - (f) Required pursuant to a determination by the New York State Superintendent of Financial Services that continuation of **our** present premium volume would jeopardize **our** solvency or be hazardous to the interest of **our** policyholders, creditors or the public;

Endorsement 6

NAMED INSURED: Carebridge staffing network Inc

New York Amendatory Endorsement

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(g) Required pursuant to a determination by the New York State Superintendent of Financial Services that the continuation of this policy would violate, or would place **us** in violation of any provision of the New York Insurance Code; or

(h) Revocation or suspension of the **your** license to practice **your** profession.

If this policy has been in effect for more than 60 days or if this policy is a renewal or continuation of a policy issued by **us**, **we** may cancel this policy only for one or more of the reasons listed above in paragraph B(2), provided a written notice of cancellation is mailed to the **named insured** at least 60 days before the effective date of cancellation, or 15 days before the effective date of cancellation if the reason for cancellation is non-payment of premium.

C. **We** will mail (or email) notice of cancellation to the **named insured** by registered, certified or other first class mail, at the address (or email address) shown in the Declarations. **We** will also mail (or email) notice of cancellation to the **named insured's** authorized agent or broker, if any. The mailing (or emailing) of such notice will be sufficient proof of notice and this policy will terminate at the date and hour specified in such notice.

D. If the **named insured** cancels this policy, the refund may be less than pro rata. If **we** cancel this policy, earned premium will be computed pro rata. Payment or tender of any unearned premium by **us** will not be a condition precedent to the effectiveness of the cancellation, but such payment will be made as soon as practicable.

V. In Section V. Other provisions affecting coverage, G. False or fraudulent claims is modified to the extent necessary to provide the following:

If any **insured** commits fraud in connection with any **claim, potential claim, breach, offense, event, or occurrence**, whether regarding the amount or otherwise, such fraud may be grounds for cancellation and/or denial of coverage from the date such fraudulent claim is proffered

VI. The following is added to Section V. Other provisions affecting:

NR-A Notice of Nonrenewal and Conditional Renewal

A. If **we** elect not to renew this policy, **we** will send notice as provided in paragraph C. below, along with the reason for nonrenewal.

B. If **we** condition renewal of this policy upon:

- (1) a change of limits;
- (2) a change in type of coverage;
- (3) a reduction in coverage;
- (4) an increased deductible;
- (5) an addition of an exclusion; or
- (6) an increased premium in excess of 10%, exclusive of any premium increase due to and commensurate with, insured value added or increased exposure units, or as a result of experience rating, loss rating, retrospective rating or audit;

Endorsement 6

NAMED INSURED: Carebridge staffing network Inc

New York Amendatory Endorsement

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We will send notice as provided in paragraph C. below, along with the reason for conditional renewal.

C. Notice of nonrenewal and conditional renewal will be provided as follows:

- (1) If **We** decide not to renew this policy or to conditionally renew this policy as provided in paragraphs A. and B. above, **we** will mail (or email where applicable by law) written notice to the **named insured** at 60 days, but not more than 120 days before:
 - (a) the expiration date of this policy; or
 - (b) the anniversary date of this policy, if this is a continuous policy.
- (2) Notice will be mailed (or emailed) to the **named insured** at the address shown in the Declarations, and to its authorized agent or broker, if any. If notice is mailed (or emailed), proof of mailing (or emailing) will be sufficient proof of notice.
- (3) **We** will not send notice of non-renewal or conditional renewal if the **named insured** or the **insured's** authorized agent or broker mails or delivers notice that the policy has been replaced or is no longer desired.

D. If **we** fail to comply with any of the provisions of this subsection by sending the **named insured** an incomplete or late nonrenewal or conditional renewal notice prior to the expiration date of this policy, coverage will remain in effect at the same terms and conditions of this policy and at the lower of the current rates or the prior period's rates until 60 days after such notice is mailed or delivered, unless the **named insured**, during this 60 day period, has replaced coverage or elects to cancel.

If late notice is sent on or after the expiration date of this policy, coverage will remain in effect at the same terms and conditions of this policy for another **policy period**, at the lower of the current rates or the prior period's rates, unless the **named insured** during the additional **policy period**, has replaced the coverage or elects to cancel.

The limit of liability will be increased only in proportion to any extension of coverage **we** are required to grant if a nonrenewal or conditional renewal notice is not provided to the **named insured** within the time frame required by New York law

LI-A Loss Information

Upon written notice by the **named insured** or its authorized agent or broker, if any, **we** will provide the **named insured** with the following loss information for the period of time that the **we** have continuously provided coverage under this policy:

- A Information on closed **claims**, including the date and description of any wrongful acts that arise from **your professional services** performed, or a **breach**, offense or **occurrence**, and amounts of any payments;
- B Information on open **claims**, including the date and description of any wrongful acts that arise from **your professional services** performed, or a breach, offense or **occurrence**, and amounts of any payments; and
- C Information on notice of any potential **claims**, including the date and description of such wrongful acts that arise from **your professional services** performed, or a **breach**, offense or **occurrence**.



Endorsement 6

NAMED INSURED: Carebridge staffing network Inc

New York Amendatory Endorsement

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We will mail (or email) this loss information to the **named insured** or its authorized agent or broker, if any, within 10 days after the receipt of such request.

Endorsement Effective: October 20, 2026

Policy No.: P107.457.282.1

A handwritten signature in black ink, appearing to read "Mary Boyd".

By: Mary Boyd
(Appointed Representative)

Endorsement 7

NAMED INSURED: Carebridge staffing network Inc

New York Amendatory Endorsement - Regulation 121 - Claims-Made Policies

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In consideration of the premium charged, and on the understanding this endorsement leaves all other terms, conditions, and exclusions unchanged, it is agreed the General Terms and Conditions are amended as follows:

1. The following is added to Section VI. Definitions applicable to all coverage parts:

Claims-made relationship means that period of time between the effective date of the first claims-made policy between **us** and **you** and the cancellation or non-renewal of the last consecutive claims-made policy between **us** and **you**, where there has been no gap in coverage, but does not include any period covered by the automatic extension period or the optional extension period.

Termination of coverage means, with respect to this policy and whether done at **ours** or **your** direction and whether done at any time after the inception of the **policy period**:

- (1) cancellation or non-renewal of this policy;
- (2) a decrease in the limit of liability, a reduction in coverage, an increased deductible, the addition of a new exclusion that results in the removal of coverage previously provided, or any other change in coverage less favorable to **you**. The automatic extension period granted for these reasons and the optional extension period offered for these reasons will only apply in regard to that coverage terminated.

2. Section II. Limits of liability is modified to the extent necessary to provide the following:

Our maximum payment - Automatic extension period

The aggregate limit of liability available during the automatic extension period will be equal to the amount of coverage remaining under the policy's aggregate limit of liability set forth in the Declarations. All other terms and provisions of this policy will continue to apply during the automatic extension period.

Our maximum payment - Optional extension period

The aggregate limit of liability available during any purchased optional extension period will be as follows:

- (1) If Section 4. **Exceptions to Minimum Statutory Requirements** of this Amendatory Endorsement applies to **you**:

the limit of liability available for the optional extension period will be equal to the amount of coverage remaining under the limit of liability set forth in the Declarations.
- (2) If Section 4. **Exceptions to Minimum Statutory Requirements** of this Amendatory Endorsement does not apply to you:
 - (a) if as of the effective date of **termination of coverage**, the **claims-made relationship** has been in effect without interruption for at least 3 years, the aggregate limit of liability for the optional extension period will be equal to 100% of the aggregate limit of liability in effect immediately prior to **termination of coverage**.
 - (b) if as of the effective date of **termination of coverage**, the **claims-made relationship** has been in effect without interruption for less than 3 years, the aggregate limit of liability for the optional extension period will be the greater of:
 - (i) the amount of coverage remaining under the limit of liability set forth in the Declarations at the time of the subject **claim** is made; or
 - (ii) 50% of the limit of liability set forth in the Declarations.

Endorsement 7

NAMED INSURED: Carebridge staffing network Inc

New York Amendatory Endorsement - Regulation 121 - Claims-Made Policies

Page 2 of 5

Notwithstanding the above, where **termination of coverage** is due only to a decrease in the aggregate limit of liability, the limit of liability for any purchased optional extension period (if **we** are obligated to offer an optional extension period for such reason) will be no greater than the amount of such decrease. In such instance, the limit of liability provided for the optional extended period will replace, and will not be in addition to, the limit of liability provided for the automatic extension period.

3. Section IV. **Optional extension period** is modified to the extent necessary to provide the following:

Extension Periods

(1) **ADVICE REGARDING EXTENSION PERIODS**

We will notify **you**, in writing, of the automatic extension period, and the availability of, the premium for and the importance of purchasing an optional extension ("advice"). The **advice** will be sent to **you** no earlier than the date of notification of **termination of coverage** nor later than 30 days after the effective date of **termination of coverage**. If this policy has been terminated for non-payment of premium or fraud, **we** will not be required to provide a premium quotation for the optional extension period unless requested by **you**.

We have no obligation to send the **advice** if Section 4. **Exceptions to Minimum Statutory Requirements** of this Amendatory Endorsement applies to **you**.

(2) **AUTOMATIC EXTENSION PERIOD**

In the event of **termination of coverage**, **we** will provide, at no additional premium, a period of 60 days, beginning on the effective date of **termination of coverage** during which **you** will be permitted to report to **us claims** first made against **you** during such 60 day period that are for or based upon acts committed or allegedly committed after the applicable **retroactive date** and prior to the effective date of **termination of coverage** and otherwise covered by this policy. Such extension of coverage will be referred to as the automatic extension period.

Provided, however, that **we** have no obligation to grant the automatic extension period for **termination of coverage** for the reasons outlined in subparagraph (2) of that definition if Section 4. **Exceptions to Minimum Statutory Requirements** of this Amendatory Endorsement applies to the **insured**.

(3) **OPTIONAL EXTENSION PERIOD**

In the event of **termination of coverage**, **you** will have the right, upon payment of the applicable additional premium, to an extension of the coverage granted by this policy for the period offered by **us**. The periods offered by **us** will be 1 year, 2 years, and 3 years. Such extension of coverage will be referred to as the optional extension period and will commence upon the effective date of **termination of coverage**. This optional extension period will apply only to **claims** first made against **you** during the optional extension period that are for or based upon acts committed or allegedly committed after the applicable **retroactive date** and prior to the effective date of **termination of coverage** and otherwise covered by this policy. The automatic extension period will be included in and will be a part of the optional extended period.

Provided, however, that **we** have no obligation to offer:

- (a) any optional extension period for a **termination of coverage** for the reasons outlined in subparagraph (2) of that definition if Section 4. **Exceptions to Minimum Statutory Requirements** of this Amendatory Endorsement applies to the **insured**; or
- (b) 2 and 3 year optional extension period options if Section 4. **Exceptions to Minimum Statutory Requirements** of this Amendatory Endorsement applies to **you**.

Endorsement 7

NAMED INSURED: Carebridge staffing network Inc

New York Amendatory Endorsement - Regulation 121 - Claims-Made Policies

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(4) TERMINATION OF COVERAGE FOR NON-PAYMENT OF PREMIUM OR FRAUD (APPLICABLE TO POLICIES IN EFFECT LESS THAN 1 YEAR)

The **insured** will have no right to elect and purchase the optional extension period if:

- (a) coverage is terminated because of non-payment of premium or fraud; and
- (b) the **claims-made relationship** has been less than 1 year at the effective date of such **termination of coverage**.

(5) NOTICE OF WRITTEN ACCEPTANCE OF THE OPTIONAL EXTENSION PERIOD

The right to purchase the optional extension period will lapse unless a written notice of the election of, and full payment of additional premium for, the optional extension period is received by **us** within the greater of:

- (a) 60 days from the effective date of **termination of coverage**; or
- (b) 30 days after **we** have mailed or delivered the **advice** as described in paragraph (1) above, if **we** are obligated to give such written **advice**.

In the event such written notice of election and the payment of the additional premium are not received by **us** within such time, there will be no right to purchase the optional extended period at a later date.

(6) PREMIUM CHARGE FOR THE OPTIONAL EXTENSION PERIOD

- (a) The additional premium for the optional extension period will be:
 - (i) based upon the rates in effect on the date the policy was issued or last renewed; and
 - (ii) priced in accordance with the specifications of the New York Regulation 121 Policyholder Notices attached to this policy.

The premium for the optional extension period will be commensurate with the coverage provided. Upon **termination of coverage** on a date other than the policy's anniversary date, the cost of the optional extension period will be appropriately reduced.

- (b) The additional premium for the optional extension periods will be priced in accordance with the specifications of the New York Regulation 121 Policyholder Notices attached to this policy.
- (c) As a condition to the right to purchase the optional extension period the total premium for this policy must have been paid. Upon **termination of coverage**:
 - (i) Any return premium due to **you** will be credited toward the premium for the optional extension period if **you** elect such coverage.
 - (ii) Where premium is due to **us** for coverage during the **claims-made relationship**, any monies received by **us** from the **insured** as payment for the optional extension period will first be applied to such premium owing for this policy.
- (d) The optional extension period will not be cancelable except by **us** for non-payment of the premium amount due for the optional extension period. The entire premium for the optional extension period will be deemed fully earned at its commencement without any obligation by **us** to later return any portion thereof.

(7) COVERAGE FOR CORPORATIONS, PARTNERSHIPS AND OTHER ENTITIES

Endorsement 7

NAMED INSURED: Carebridge staffing network Inc

New York Amendatory Endorsement - Regulation 121 - Claims-Made Policies

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If the **named insured** has been placed in liquidation or bankruptcy, or permanently ceases operation, and if the **named insured** or its designated trustee, although entitled to, does not purchase an optional extension period, any other **insured** under this policy will have 120 days from the effective date of the **termination of coverage** to purchase an optional extension period on behalf of itself/themselves. **We** have no obligation to provide notice of this right to such **insured**, but may charge a premium commensurate with such coverage. If such person does not pay the required additional premium when due, then the optional extension period for such person will be void.

Provided, however, **we** have no obligation to provide an optional extension period to such **insureds** if Section 4. **Exceptions to Minimum Statutory Requirements** of this Amendatory Endorsement applies to the **Insured**.

(8) COVERAGE FOR INSUREDS WITH PRIOR AFFILIATION

Any person employed or otherwise affiliated with the **named insured** and covered by **your** policy during such affiliation will continue to be covered under this policy and any extension period after such affiliation has ceased, but only for such person's covered acts during while employed by or affiliated with the **named insured**.

(9) RETROACTIVE DATE ADVANCEMENT

If a **retroactive date** has been established, it may not be changed during the term of the **claims-made relationship**, the automatic extension period, or the optional extension period.

4. **Exceptions to Minimum Statutory Requirements**

A. Where referenced in any provision of this Amendatory Endorsement, any of the following will qualify as applying to the **insured** as **Exceptions to Minimum Statutory Requirements**:

- (1) the policy contains a limit of liability of \$5,000,000 or more;
- (2) the policy contains a **deductible** of at least \$100,000; or
- (3) the **insured** is a **large commercial insured**.

B. A **large commercial insured** is defined as an insured that meets 1 of the following:

- (1) a net worth of at least \$7,500,000, as determined by an independent certified public accountant, as of the **insured's** fiscal year end immediately preceding the policy's effective date;
- (2) gross assets exceeding \$25,000,000 and a net worth of at least \$3,000,000, as determined by an independent certified public accountant, as of the **insured's** fiscal year end immediately preceding the policy's effective date;
- (3) is a for-profit business entity that generates annual gross revenues exceeding \$25,000,000, and has a net worth of at least \$1,500,000, as determined by an independent certified public accountant, as of the **insured's** fiscal year end immediately preceding the policy's effective date;
- (4) is a for-profit business entity that has gross assets exceeding \$25,000,000 and generates annual gross revenues exceeding \$25,000,000, as determined by an independent certified public accountant, as of the **insured's** fiscal year end immediately preceding the policy's effective date; or
- (5) is a not-for-profit organization or public entity with an annual budget exceeding \$25,000,000 for each of its 3 fiscal years immediately preceding the policy's effective date.

5. The following provision is hereby added to the policy:

CLAIMS-MADE AND REPORTED POLICIES:

Wherever "claims-made and reported" is referenced in the policy, the following will apply:



Endorsement 7

NAMED INSURED: Carebridge staffing network Inc

New York Amendatory Endorsement - Regulation 121 - Claims-Made Policies

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Claims first made against **you** will be reported to **us** as soon as possible during the **policy period**, the continuous renewal thereof, automatic extension period, or the optional extension period.

Endorsement Effective: October 20, 2026

Policy No.: P107.457.282.1

A handwritten signature in black ink that reads "Mary Boyd". The signature is written in a cursive, flowing style.

By: Mary Boyd
(Appointed Representative)

Endorsement 18

NAMED INSURED: Carebridge staffing network Inc

Cannabis Exclusion Endorsement

Page 1 of 1

In consideration of the premium charged, and on the understanding this endorsement leaves all other terms, conditions, and exclusions unchanged, it is agreed the General Terms and Conditions are amended as follows:

- I. This policy does not apply to, and **we** will have no obligation to pay any sums, including any **damages, claim expenses, or other covered amounts**, for any **claim, breach, event, or occurrence** based upon or arising out of, directly or indirectly occasioned by, or in consequence of:
1. the design, cultivation, manufacture, storage, transport, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession, protection, or disposal of **cannabis** by anyone;
 2. the actual, alleged, threatened, or suspected use, inhalation, ingestion, absorption, or consumption of, contact with, exposure to, existence of, or presence of **cannabis** by anyone; or
 3. the performance of or failure to perform any services or operations of any kind, including but not limited to any banking, advisory, consulting, legal, compliance, financial, design, or logistical services, in connection with or relating to **cannabis**.

This exclusion applies even if the **claim** against any **insured** alleges negligence or other wrongdoing in the supervision, hiring, employment, training, or monitoring of others by that **insured**.

- II. The following is added to the end of Section VII. Definitions:

Cannabis means any good or product that consists of or contains any amount of Tetrahydrocannabinol (THC) or any other cannabinoid, regardless of whether any such THC or cannabinoid is natural or synthetic.

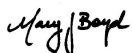
Cannabis includes but is not limited to any of the following containing such THC or cannabinoid:

1. any plant of the genus Cannabis L., or any part thereof, such as seeds, stems, flowers, stalks and roots; or
2. any compound, byproduct, extract, derivative, mixture or combination, such as:
 - a. resin, oil or wax;
 - b. hash or hemp; or
 - c. infused liquid or edible cannabis;

whether or not derived from any plant or part of any plant set forth in paragraph 1 above.

Endorsement Effective: October 20, 2026

Policy No.: P107.457.282.1



By: Mary Boyd
(Appointed Representative)

Notices

ECONOMIC AND TRADE SANCTIONS POLICYHOLDER NOTICE

Hiscox is committed to complying with the U.S. Department of Treasury Office of Foreign Assets Control (OFAC) requirements. OFAC administers and enforces economic sanctions policy based on Presidential declarations of national emergency. OFAC has identified and listed numerous foreign agents, front organizations, terrorists, and narcotics traffickers as Specially Designated Nationals (SDN's) and Blocked Persons. OFAC has also identified Sanctioned Countries. A list of Specially Designated Nationals, Blocked Persons and Sanctioned Countries may be found on the United States Treasury's web site <http://www.treas.gov/offices/enforcement/ofac/>.

Economic sanctions prohibit all United States citizens (including corporations and other entities) and permanent resident aliens from engaging in transactions with Specially Designated Nationals, Blocked Persons and Sanctioned Countries. Hiscox may not accept premium from or issue a policy to insure property of or make a claim payment to a Specially Designated National or Blocked Person. Hiscox may not engage in business transactions with a Sanctioned Country.

A Specially Designated National or Blocked Person is any person who is determined as such by the Secretary of Treasury.

A Sanctioned Country is any country that is the subject of trade or economic embargoes imposed by the laws or regulations of the United States.

In accordance with laws and regulations of the United States concerning economic and trade embargoes, this policy may be rendered void from its inception with respect to any term or condition of this policy that violates any laws or regulations of the United States concerning economic and trade embargoes including, but not limited to the following:

- (1) Any insured under this Policy, or any person or entity claiming the benefits of such insured, who is or becomes a Specially Designated National or Blocked Person or who is otherwise subject to US economic trade sanctions;
- (2) Any claim or suit that is brought in a Sanctioned Country or by a Sanctioned Country government, where any action in connection with such claim or suit is prohibited by US economic or trade sanctions;
- (3) Any claim or suit that is brought by any Specially Designated National or Blocked Person or any person or entity who is otherwise subject to US economic or trade sanctions;
- (4) Property that is located in a Sanctioned Country or that is owned by, rented to or in the care, custody or control of a Sanctioned Country government, where any activities related to such property are prohibited by US economic or trade sanctions; or
- (5) Property that is owned by, rented to or in the care, custody or control of a Specially Designated National or Blocked Person, or any person or entity who is otherwise subject to US economic or trade sanctions.

Please read your Policy carefully and discuss with your broker/agent or insurance professional. You may also visit the US Treasury's website at <http://www.treas.gov/offices/enforcement/ofac/>.



Policyholder Notice Electronic Delivery

If you received your insurance policy by email, it is because you have chosen electronic delivery of your policy documents and important notices, including cancellation and nonrenewal notices where permitted by law. We also will send any renewal policy documents to you by email at the address you have provided.

If you are currently receiving paper documents and would like to have ease of retrieval and access and save on storage space, you will need to contact us and update your preferences. Most documents can be sent electronically within minutes. For electronic documents, you will need a computer or mobile device with Internet access and the ability to receive external emails. You also will need software such as Adobe Reader® that allows you to view and save PDF documents, and a printer to create paper copies.

At any time you may request a paper copy of your policy, or you may withdraw your consent to receive documents by email. We will then send documents to you by US mail at no added cost.

You must notify us if your email or street address changes. To update your email or street address, or to request paper documents, please contact us at 888-202-3007.



NOTICE TO NEW YORK INSURED

NY Regulation 121 – Claims-Made Policies

NEW YORK POLICYHOLDER NOTICE – ADDENDUM TO THE DECLARATIONS

The following notice is being provided in accordance with New York Law:

THIS POLICY CONTAINS COVERAGE THAT IS WRITTEN ON A CLAIMS-MADE BASIS.

THIS POLICY DOES NOT APPLY TO CLAIMS ARISING OUT OF INCIDENTS, OCCURRENCES OR ALLEGED WRONGFUL ACTS WHICH TOOK PLACE PRIOR TO THE APPLICABLE RETROACTIVE DATE (IF ANY).

THIS POLICY COVERS ONLY THOSE CLAIMS ACTUALLY MADE AGAINST THE INSURED WHILE THE POLICY REMAINS IN EFFECT. ALL COVERAGE PROVIDED ON A CLAIMS-MADE BASIS UNDER THIS POLICY CEASES UPON TERMINATION OF THE POLICY, EXCEPT COVERAGE FOR CLAIMS MADE DURING THE AUTOMATIC EXTENSION PERIOD OR DURING ONE OF THE OPTIONAL EXTENSION PERIODS, IF PURCHASED.

THE NATURE OF CLAIMS-MADE COVERAGE IS SUCH THAT DURING THE FIRST SEVERAL YEARS OF CONTINUING CLAIMS-MADE COVERAGE, CLAIMS-MADE PREMIUMS ARE COMPARATIVELY LOWER THAN OCCURRENCE COVERAGE PREMIUM. AN INSURED CAN EXPECT SUBSTANTIAL ANNUAL PREMIUM INCREASES, INDEPENDENT OF OVERALL RATE LEVEL INCREASES, UNTIL THE CLAIMS-MADE RELATIONSHIP REACHES MATURITY.

THE FOLLOWING EXTENSION PERIODS ARE AVAILABLE UPON TERMINATION OF COVERAGE:

Extension Period	Percentage of Annual Premium
60 Day Automatic Extension Period	No Additional Premium
1 Year Optional Extension Period	95%
2 Year Optional Extension Period	150%
3 Year Optional Extension Period	200%

POTENTIAL COVERAGE GAPS MAY ARISE UPON EXPIRATION OF THE EXTENSION PERIODS.

Policy Wording

Cyber Coverage Part

I. Insuring agreement - What is covered

We will pay up to the **coverage part limit** for **loss** incurred by **you** in excess of the **retention** resulting from a **data breach**, **security failure**, or **extortion threat** that first occurs on or after the **retroactive date** and is discovered by **you** during the **policy period**.

Loss means:

1. **breach costs**;
2. **claim expenses**, **damages**, and **PCI fines and assessments** because of a **claim** made against **you**;
3. **claim expenses** and **penalties** because of a **regulatory proceeding** initiated against **you**;
4. **cyber extortion costs**;
5. **business interruption costs**; and
6. **data recovery costs**.

II. Coverage enhancements and sublimits

We will also make the following payments, provided **you** report such matters to **us** in accordance with Section V. Your obligations:

Bricking costs

- A. We will pay up to the limit stated in the Declarations for **bricking costs** resulting from the total or partial loss of hardware caused by the unauthorized reprogramming of software (including but not limited to firmware) that first occurs on or after the **retroactive date** and is discovered by **you** during the **policy period**.
- Any payment **we** make under this subsection A is subject to the **retention** stated in the Declarations, and such payments will be a part of, and not in addition to, the **coverage part limit**.

Cyber crime coverage

- B. We will pay up to the limit stated in the Declarations for **your** loss:
1. resulting directly from **funds transfer fraud**;
 2. of **money** or **securities** transferred, paid, or delivered as a result of **social engineering**; or
 3. of **money** resulting directly from **reverse social engineering**,
- provided the **funds transfer fraud**, **social engineering**, or **reverse social engineering** first occurs and is first discovered by **you** during the **policy period**.
- However, **our** obligation to make any payment under this subsection B is:
- a. specifically excess of and will not contribute with any other valid and collectible crime insurance available to **you**, whether or not such other insurance is written specifically as excess over this policy; and
 - b. in excess of any retention or deductible applicable to such other insurance, which **you** must pay before **we** will be obligated to make any payment under this policy.
- Any payment **we** make under this subsection B is subject to the **retention** stated in the Declarations, and such payments will be a part of, and not in addition to, the **coverage part limit**.

Dependent business interruption

- C. We will pay up to the limit stated in the Declarations for **business interruption costs** **you** incur resulting from a **dependent business event** experienced by any **dependent business** that first occurs on or after the **retroactive date** and is discovered by **you** during the **policy period**.
- Any payment **we** make under this subsection C is subject to the **retention** stated in the Declarations, and such payments will be a part of, and not in addition to, the **coverage part limit**.

Cyber Coverage Part

Dependent system failure	<p>D. We will pay up to the limit stated in the Declarations for business interruption costs you incur resulting from a dependent system failure experienced by any dependent business that first occurs on or after the retroactive date and is discovered by you during the policy period.</p> <p>Any payment we make under this subsection D is subject to the retention stated in the Declarations, and such payments will be a part of, and not in addition to, the coverage part limit.</p>
Enhanced privacy regulation coverage	<p>E. We will pay up to the limit stated in the Declarations for damages, claim expenses, and penalties for any regulatory proceeding for a consumer privacy violation, provided the regulatory proceeding is first brought against you during the policy period and it results from the performance of your business operations by you or anyone on your behalf (including your subcontractors or outsourcers) on or after the retroactive date.</p> <p>Any payment we make under this subsection E is subject to the retention stated in the Declarations, and such payments will be a part of, and not in addition to, the coverage part limit.</p>
Reputational harm	<p>F. We will pay up to the limit stated in the Declarations for reputational harm the insured organization sustains resulting from the publication of an otherwise covered event that first occurs during the policy period, provided the publication of such event occurs no later than: (i) the end of the policy period; or (ii) 90 days after the end of the policy period for events first discovered by you in the last 90 days of the policy period.</p> <p>Any payment we make under this subsection F is subject to the retention stated in the Declarations, and such payments will be a part of, and not in addition to, the coverage part limit.</p>
Supplemental payments	<p>G. We will pay reasonable expenses, including loss of wages and a \$250 travel per diem, incurred by you if we require you to attend depositions, arbitration proceedings, or trials in connection with the defense of a covered claim, but we will not pay more than an aggregate of \$10,000 per claim for such expenses, regardless of the number of insureds.</p> <p>No retention will apply to amounts we pay under this subsection G, and such amounts will be in addition to, and not part of, the coverage part limit.</p>
System failure	<p>H. We will pay up to the limit stated in the Declarations for business interruption costs you incur resulting from a system failure that first occurs on or after the retroactive date and is discovered by you during the policy period.</p> <p>Any payment we make under this subsection H is subject to the retention stated in the Declarations, and such payments will be a part of, and not in addition to, the coverage part limit.</p>
Utility fraud	<p>I. We will pay up to the limit stated in the Declarations for utility overages you incur resulting from a utility fraud that first occurs and is discovered by you during the policy period.</p> <p>However, if you incur utility overages for a period exceeding 90 days from the date on which the utility overages are first incurred, then we will only be obligated to pay such utility overages that are incurred during the first 90 days.</p> <p>Any payment we make under this subsection I is subject to the retention stated in the Declarations, and such payments will be a part of, and not in addition to, the coverage part limit.</p>

III. Who is an insured

For purposes of this Coverage Part, **you, your, or insured** means a **named insured, subsidiary, employee, executive, independent contractor, or acquired entity**, as defined below:

Cyber Coverage Part

Named insured	means the individual, corporation, partnership, limited liability company, limited partnership, or other entity identified in Item 1 of the Declarations.
Subsidiary	means any entity of which the named insured has majority ownership before or as of the inception of the policy period .
Employee	means any past, present, or future person employed by the insured organization as a permanent, part-time, seasonal, leased, or temporary employee, or any volunteer, but only while in the course of their performance of business operations on behalf of or at the direction of such insured organization .
Executive	means any past, present, or future partner, director, officer, or board member (or the equivalent positions) of the insured organization , but only while in the course of their performance of business operations on behalf of such insured organization .
Independent contractor	means any person or entity contracted by the named insured to perform the same business operations as the named insured , but only while in the course of their performance of such business operations on behalf of or at the direction of the named insured .
Acquired entity	<p>means any entity:</p> <ol style="list-style-type: none"> 1. in which the named insured: <ol style="list-style-type: none"> a. acquires substantially all of the assets; b. acquires the majority of its voting securities, as a result of which it becomes a subsidiary; or c. merges and leaves the named insured as the surviving entity; or 2. that the named insured creates as a subsidiary, <p>during the policy period.</p> <p>With respect to an acquired entity whose revenues exceed 20% of the named insured's revenues (as reported in your most recent fiscal year-end financial statements prior to inception of this policy) at the time of its acquisition, any coverage under this policy will expire 90 days after the effective date of its acquisition unless, within such 90 day period:</p> <ol style="list-style-type: none"> a. the named insured provides us with written notice of such acquisition; b. the named insured provides us with information related to such acquisition as we may reasonably require; c. the named insured accepts any special terms, conditions, exclusions, or additional premium charge as we may reasonably require; and d. we agree by written endorsement to provide such coverage. <p>This policy will apply to an acquired entity only with respect to your business operations performed after the acquisition, merger, or creation.</p>

IV. Defense and settlement of claims

Defense	<p>We have the right and duty to defend any covered claim or regulatory proceeding, even if such claim or regulatory proceeding is groundless, false, or fraudulent.</p> <p>We have the right to select and appoint counsel to defend you against a covered claim. You may request in writing that we appoint defense counsel of your own choice, but whether to grant or deny such a request will be at our sole discretion.</p>
Settlement	<p>We have the right to solicit and negotiate settlement of any claim but will not enter into a settlement without your consent, which you agree not to withhold unreasonably. You must notify us immediately of any settlement demands or offers. We agree that you may settle any claim</p>

Cyber Coverage Part

where the total **loss, claim expenses, and damages** does not exceed the **retention**, provided the entire **claim** is resolved and **you** obtain a full release on behalf of all **insureds**.

If **you** withhold consent to a settlement recommended by **us** and acceptable to the party who made the **claim**, the most **we** will pay for that **claim** is the sum of:

1. the amount of **our** recommended settlement;
2. **claim expenses** incurred up to the date of **our** recommendation;
3. 70% of all **claim expenses** incurred after **our** recommendation; and
4. 70% of all **damages, PCI fines and assessments, and penalties** in excess of the settlement amount recommended by **us**.

V. Your obligations

Notifying us of claims and coverage enhancements

You must give written notice to **us** of any **claim**, or any other matter covered under Section II. Coverage enhancements and sublimits, as soon as possible once such **claim** or other matter is known to an **executive**, but in any event, no later than 60 days after the end of the **policy period**.

All such notifications must be in writing and include a copy of the **claim** or other covered matter, and must be submitted to **us** via the designated email address or mailing address identified in Item 6 of the Declarations.

Notifying us of potential claims

You have the option of notifying **us** of **potential claims** that may lead to a covered **claim** against **you**.

In order to do so, **you** must give written notice to **us** as soon as possible and within the **policy period**, and the notice must, to the greatest extent possible, identify the details of the **potential claim**, including identifying the potential claimant(s), the likely basis for liability, the likely demand for relief, and any additional information about the **potential claim** **we** may reasonably request.

The benefit to **you** of notifying **us** of a **potential claim** is that if an actual **claim** arises from the same circumstances as the properly notified **potential claim**, then **we** will treat that **claim** as if it had first been made against **you** on the date **you** properly notified **us** of it as a **potential claim**, even if that **claim** is first made against **you** after the **policy period** has expired.

All **potential claim** notifications must be in writing and submitted to **us** via the designated email address or mailing address identified in Item 6 of the Declarations.

Notifying us of events

You must give written notice to **us** of any **event** as soon as possible once such **event** is first discovered by **you**, but in any event no later than: (i) the end of the **policy period**; or (ii) 30 days after the end of the **policy period** for an **event** first discovered by **you** in the last 30 days of the **policy period**.

All such notifications must be in writing and include a description of the **event**, and must be submitted to **us** via the designated email address or mailing address identified in Item 6 of the Declarations.

In addition, **you** must also inform, or allow **us** to inform, the appropriate law enforcement authorities for any **event** requiring such notification.

Retention

Our obligation to pay any **covered amounts** under this Coverage Part is in excess of the **retention**, which **you** must pay in connection with each covered **claim, event**, or other matter covered under Section II. Coverage enhancements and sublimits. With respect to **business interruption costs**, the **retention** will be the greater of: (i) the amount of **business interruption costs** incurred during the **waiting period**; or (ii) the **retention** amount stated in the Declarations.

If any matters covered under Section II. Coverage enhancements and sublimits arise from the same circumstances as a covered **claim** or **event**, **you** will have to pay only one **retention**, which will be the highest applicable **retention** triggered, and the Each Claim and/or Event Limit and limits applicable to each triggered Coverage enhancement or sublimit will apply, up to the **coverage part limit**.

Cyber Coverage Part

We may at our sole discretion advance payment of **claim expenses, damages, or loss** within the **retention** amount on **your** behalf, but **you** will reimburse **us** for any such amounts as soon as **we** request such reimbursement.

VI. Exclusions – What is not covered

A. Exclusions applicable to the entire Coverage Part

We will have no obligation to pay any sums under this Coverage Part, including any **loss, damages, claim expenses, or other covered amounts**:

Antitrust/deceptive trade
practices

1. based upon or arising out of any actual or alleged:
 - a. false, deceptive, or unfair trade practices;
 - b. unfair competition, impairment of competition, restraint of trade, or antitrust violations;
 - c. violation of the Sherman Anti-Trust Act, the Clayton Act, the Robinson-Patman Act, all including as may be amended, or any similar foreign, federal, state, or local statutes, rules, or regulations; or
 - d. deceptive or misleading advertising.

However, this exclusion will not apply to a **claim** or **regulatory proceeding** resulting from a **data breach, security failure, or consumer privacy violation**.

Bodily injury

2. based upon or arising out of any actual or alleged physical injury, sickness, disease, or death, including but not limited to any mental anguish or emotional distress resulting from such physical injury, sickness, disease, or death; however, this exclusion will not apply to any emotional distress or mental anguish arising out of an actual or alleged **event** or **consumer privacy violation**.

COPPA

3. based upon or arising out of any actual or alleged violation of the Children's Online Privacy Protection Act (COPPA), or any similar federal, state, local, or foreign law.

Criminal proceedings

4. based upon or arising out of any **claim** brought in the form of a criminal proceeding, including but not limited to a criminal investigation, grand jury proceeding, or criminal action.

Employer liability and third
party discrimination

5. based upon or arising out of any actual or alleged:
 - a. obligation under any workers' compensation, unemployment compensation, employers' liability, fair labor standards, labor relations, wage and hour, or disability benefit law, including any similar provisions of any foreign, federal, state, or local statutory or common law;
 - b. liability or breach of any duty or obligation owed by **you** as an employer or prospective employer; or
 - c. harassment, wrongful termination, retaliation, or discrimination, including but not limited to adverse or disparate impact.

However, this exclusion will not apply to any otherwise covered **claim** brought by an **employee** or **executive** resulting from a **data breach** or **security failure**.

Excluded statutory violations

6. based upon or arising out of any actual or alleged violation of the following laws:
 - a. the Securities Act of 1933;
 - b. the Securities Exchange Act of 1934;
 - c. any state blue sky or securities laws;
 - d. the Racketeer Influenced and Corrupt Organizations Act, 18 U.S.C. § 1961 *et seq.*;

Cyber Coverage Part

e. the Fair Debt Collection Practices Act; or

f. the Fair Credit Reporting Act,

all including as may be amended, or any similar provisions of any foreign, federal, state, or local statutory or common law and any rules or regulations promulgated under such laws.

Parts a and b of this exclusion will not apply to an otherwise covered **regulatory proceeding** resulting from a **data breach** or **security failure**.

Parts e and f of this exclusion will not apply to any **regulatory proceeding** for a **consumer privacy violation** covered under Section II. Coverage enhancements and sublimits, E. Enhanced privacy regulation coverage.

Funds transfer	<p>7. for any actual or alleged loss, theft, or transfer of:</p> <ul style="list-style-type: none"> a. your funds, monies, or securities; b. the funds, monies, or securities of others in your care, custody, or control; or c. the funds, monies, or securities in the care, custody, or control of any third party, including but not limited to the value of any funds, monies, or securities transferred by you or others on your behalf; however, this exclusion will not apply to loss otherwise covered under Section II. Coverage enhancements and sublimits, B. Cyber crime coverage.
Infrastructure interruption	<p>8. based upon or arising out of any actual or alleged failure or interruption of service provided by an internet service provider, telecommunications provider, utility provider, including but not limited to any water, gas, electric, or other utility provider, or other infrastructure provider; however, this exclusion will not apply to a data breach involving electronic data that was stored in the cloud, on remote servers, or at a co-location or data hosting service.</p>
Insured vs. insured	<p>9. based upon or arising out of any claim brought by or on behalf of one insured against another insured; however, this exclusion will not apply to an otherwise covered claim brought by an employee, executive, or independent contractor alleging injury resulting from a data breach.</p>
Intellectual property	<p>10. based upon or arising out of any actual or alleged infringement, use, or disclosure of any intellectual property, including but not limited to copyright, trademark, trade dress, patent, service mark, service name, title, or slogan, or any publicity rights violations, cyber squatting violations, moral rights violations, any act of passing-off, or any misappropriation of trade secret; however, this exclusion will not apply to loss resulting from a:</p> <ul style="list-style-type: none"> a. data breach committed by a third party; or b. security failure.
Intentional acts	<p>11. based upon or arising out of any actual or alleged fraud, dishonesty, criminal conduct, or any knowingly wrongful, malicious, or intentional acts or omissions, except that we will pay claim expenses until there is a final adjudication establishing such conduct.</p> <p>This exclusion will apply to the named insured only if the conduct was committed or allegedly committed by any:</p> <ul style="list-style-type: none"> a. executive; or b. employee of the named insured if any executive knew or had reason to know of such conduct by the employee. <p>This exclusion will apply separately to each insured and will not apply to any insured who did not commit, participate in, acquiesce to, or ratify such conduct committed by another insured.</p>

Cyber Coverage Part

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| Pollution/environmental | 12. based upon or arising out of any actual, alleged, or threatened discharge, dispersal, release, or escape of pollutants , including any direction or request to test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize pollutants . |
| Prior acts/notice/knowledge | <p>13. based upon or arising out of any:</p> <ul style="list-style-type: none"> a. claim, potential claim, or event that was the subject of any notice given under any other policy of which this policy is a renewal or replacement; b. claim, potential claim, or event that was the subject of, or is related to, any prior or pending litigation, claim, written demand, arbitration, administrative or regulatory proceeding or investigation, or licensing proceeding that was filed or commenced against you and of which you had notice prior to the policy period; or c. other matter you had knowledge of prior to the policy period, and you had a reasonable basis to believe could result in a claim, loss, or covered amounts. <p>However, if this policy is a renewal or replacement of a previous policy we issued that provided materially identical coverage, and is part of an unbroken chain of successive policies issued by us, the policy period referred to in paragraphs b and c, above, will be the policy period of the first such policy we issued.</p> |
| Property damage | <p>14. based upon or arising out of any actual or alleged property damage; however, this exclusion will not apply to:</p> <ul style="list-style-type: none"> a. damage to electronic data or destruction or loss of use of electronic data; b. a data breach or security failure resulting from damage to or destruction of tangible property; or c. bricking costs covered under Section II. Coverage enhancements and sublimits, A. Bricking costs. |
| Related or continuing event | 15. based upon or arising out of any related or continuing acts, errors, incidents, or events where the first act, error, incident, or event first occurred prior to the retroactive date . |
| Repair/replace/recall | <p>16. based upon or arising out of any actual or alleged repair, upgrade, correction, recall, replacement, withdrawal, removal, or disposal costs incurred by you or others; however, this exclusion will not apply to:</p> <ul style="list-style-type: none"> a. extra expense; b. bricking costs covered under Section II. Coverage enhancements and sublimits, A. Bricking costs; or c. data recovery costs incurred to replace, restore, or repair a data asset from back-ups, originals, or other sources. |
| Subsidiary outside control of named insured | 17. based upon or arising out of any acts, errors, events , or incidents which occurred or were experienced by a past or present subsidiary or acquired entity while the named insured does not have majority ownership or management control of it. |
| Unsolicited telemarketing | 18. based upon or arising out of any actual or alleged violation of any federal, state, local, or foreign statutes, ordinances, or regulations relating to unsolicited telemarketing, solicitations, emails, faxes, text messages, or any other communications of any type or nature, including but not limited to the Telephone Consumer Protection Act, CAN-SPAM Act, or any "anti-spam" or "do-not-call" statutes, ordinances, or regulations. |

B. Exclusions applicable only to business interruption costs and data recovery costs

We will have no obligation to pay any sums under this Coverage Part, including any loss, damages, claim expenses, or other covered amounts:

- | | |
|--|---|
| Excluded business interruption costs and data recovery costs | <p>19. with respect to business interruptions costs and data recovery costs only, based upon or arising out of:</p> <ul style="list-style-type: none"> a. any seizure, confiscation, nationalization, destruction, or loss of use of computer |
|--|---|

Cyber Coverage Part

systems or **data assets** due to any action by a governmental authority or entity;

- b. the bankruptcy, financial impairment, or insolvency of the **insured organization** or other person or entity;
- c. ordinary wear and tear or gradual deterioration of the physical components of a **computer system**;
- d. any physical cause or natural peril, including but not limited to fire, wind, water, flood, subsidence, earthquake, or act of God;
- e. any liability to third parties or contractual penalties; or
- f. any **data breach** involving information that is not under the **insured organization's** direct control, or any **security failure** impacting or **extortion threat** against an entity that is not an **insured**; however, this exclusion will not apply to an otherwise covered **dependent business event**.

Systems under the control of third parties

- 20. with respect to **business interruption costs** resulting from a **system failure** only, based upon or arising out of any total or partial interruption of a computer system owned or leased by any person or entity that is not an **insured**.

C. Exclusions applicable only to cyber crime

- 21. with respect to any **covered amounts** under Section II. Coverage enhancements and sublimits, B. Cyber crime coverage only, based upon or arising out of:
 - a. the use or purported use of credit, debit, charge, access, convenience, identification, stored-value, or other cards or the information contained on such cards;
 - b. an indirect result of an occurrence, **event**, or matter covered by Section II. Coverage enhancements and sublimits, B. Cyber crime coverage, including but not limited to loss resulting from:
 - i. **your** inability to realize income that you would have realized had there been no **funds transfer fraud, social engineering, or reverse social engineering**;
 - ii. payment of **damages** of any type for which **you** are legally liable; or
 - iii. payment of costs, fees, or other expenses **you** incur in establishing the existence or the amount of **funds transfer fraud, social engineering, or reverse social engineering**;
 - c. legal costs or expenses incurred by **you** which are related to any legal action resulting from loss covered under this Coverage Part;
 - d. the seizure or destruction of property by order of governmental authority or entity;
 - e. any dishonest act committed by **you**, if the **named insured** is an individual, or by any **employee or executive**;
 - f. any actual or alleged unauthorized acquisition, access, use, or disclosure of **personally identifiable information** or confidential corporate information that is held or transmitted in any form; however, this exclusion will not apply to a **funds transfer fraud, social engineering, or reverse social engineering** directly resulting from the use of such **personally identifiable information** or confidential corporate information; or
 - g. any **reverse social engineering** resulting from the use of **your computer system** by a person who is authorized to access such **computer system**; however, this exclusion will not apply to **reverse social engineering** resulting from the unauthorized use of such **computer system** by a person otherwise authorized to access it.

D. Exclusions applicable only to utility fraud

- 22. with respect to any **covered amounts** under Section II. Coverage enhancements and sublimits, I. Utility fraud only, based upon or arising out of any:
 - a. legal costs or expenses incurred by **you** which are related to any legal action resulting from a **utility fraud**;
 - b. **utility fraud** resulting from any dishonest act committed by:

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- i. **you**, if the **named insured** is an individual;
- ii. any **executive**; or
- iii. any **employee** if any **executive** had knowledge of such dishonest act;
- c. **business interruption costs** resulting from lost productivity, including the throttling or capping of bandwidth by any internet or mobile data service provider, due to a third party's unauthorized access to or use of **your computer system**; or
- d. **utility fraud** resulting from any actual or alleged unauthorized acquisition, access, use, or disclosure of **personally identifiable information** or confidential corporate information that is held or transmitted in any form; however, this exclusion will not apply to a **utility fraud** directly resulting from the use of such **personally identifiable information** or confidential corporate information.

VII. Definitions

The following definitions apply to this Coverage Part. Additional definitions are contained in Section III. Who is an insured, and in the General Terms and Conditions, Section VI. Definitions applicable to all Coverage Parts.

Breach costs

means the following costs **you** incur in response to an actual or suspected **data breach**:

1. legal costs:
reasonable and necessary costs for an attorney to provide advice to the **insured organization** in connection with its investigation of a **data breach**, to assist with the preparation of notifications to the regulators and affected individuals, and to determine and pursue **your** indemnification rights under a written agreement with a third party;
2. computer forensic costs:
reasonable and necessary costs for a computer forensic analysis conducted by outside forensic experts to:
 - a. investigate the cause of a **data breach** and determine the information impacted; and
 - b. stop or contain a **data breach**, provided all costs under this paragraph 2. b. will be limited to fees for time incurred by such outside forensic expert;
3. notification costs:
reasonable and necessary costs to notify individuals, regulators, or others as required by law, and to voluntarily notify individuals affected by a **data breach**;
4. call center costs:
reasonable and necessary costs to operate a call center to answer questions from affected individuals;
5. identity protection services:
reasonable costs to provide affected individuals with one year (or more as required by law) of services to monitor, restore, and/or protect an individual's credit or identity; and
6. crisis management and public relations costs:
reasonable costs:
 - a. for a public relations or crisis management consultant to assist the **insured organization** in reestablishing its **reputation** and to respond to media reports regarding a **data breach**;
 - b. for an attorney to advise the **insured organization** on reducing the likelihood of or costs of any **claim** otherwise covered by this Coverage Part; and
 - c. to issue statements via email or the **insured organization's** website regarding a **data breach** to individuals whose information was not impacted by such **data breach**.

All **breach costs** must be provided by a firm or vendor on **our** breach response providers list, and **we** will only be responsible to pay for **breach costs** provided by a firm or vendor on **our** breach response providers list. All **breach costs** require **our** prior written consent; however, **you**

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may incur legal costs under paragraph 1 provided by a firm on **our** breach response providers list without **our** prior written consent.

If **you** request in writing the right to retain privacy counsel that is not on the breach response providers list prior to a **data breach**, the decision to grant such request will be at **our** sole discretion.

Breach costs will not mean, and **we** will have no obligation to pay, any of **your** own costs, salaries, or overhead expenses.

Bricking costs

means the reasonable and necessary expenses incurred by **you** with **our** prior written consent to rebuild, repair, or replace any hardware on which any **data asset** is stored due to the total or partial damage of hardware caused by the unauthorized reprogramming of software (including firmware), provided:

1. such hardware, or any component of the hardware, can no longer be used for any or all of its purposes, and either:
 - a. the hardware or component cannot be restored to functionality after reasonable efforts have been made; or
 - b. it is reasonably estimated:
 - i. to cost less to replace the hardware or component than it would to restore the hardware or component's functionality; or
 - ii. that the cost to replace the hardware or component will be less than the additional **loss** that will be incurred if the hardware or component is not replaced; and
2. replacement of such hardware or component is reasonable and necessary to reduce or mitigate any amounts otherwise covered under this Coverage Part.

Bricking costs will not mean costs to rebuild, repair, or replace the hardware or component to a level beyond which existed prior to the bricking event, unless:

- i. the hardware or component can only be reasonably replaced with an upgraded or enhanced hardware or component; and
- ii. the updated or enhanced hardware or component is necessary to repair, rebuild, or replace the hardware or component.

Business interruption costs

means **income loss** and **extra expense** actually sustained during the **period of restoration** directly due to the total or partial interruption of **your** business, including an interruption due to the voluntary shutdown with **our** prior consent of **your computer system**, programs, or electronic data deemed necessary in order to minimize or avoid a threatened **event**, for a period greater than the **waiting period**.

Business interruption costs does not mean:

1. legal costs or expenses;
2. costs to update, repair, upgrade, enhance, or replace any **computer system** or program to a level beyond that which existed prior to the **event**;
3. any amounts due to any:
 - i. failure or act committed by;
 - ii. incident, breach, or physical cause or natural peril (including but not limited to fire, wind, water, flood, subsidence, earthquake, or act of God) impacting; or
 - iii. outage of,
 - a supply chain provider;
4. any amounts due to unfavorable business conditions; or
5. costs to identify or remove software program errors or vulnerabilities.

Claim

means:

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1. a written assertion of liability or any written demand for financial compensation or injunctive relief;
2. a **regulatory proceeding**;
3. unintentional breach of a written contract asserted by a **client**;
4. **contractual indemnity - breach costs**; or
5. **contractual indemnity - third-party**.

Claim expenses

means the following that are incurred by **us** or by **you** with **our** prior written consent:

1. all reasonable and necessary fees, costs, and expenses (including the fees of attorneys and forensic or other experts) incurred in the investigation, defense, and appeal of a **claim**; and
2. premiums on appeal bonds, attachment bonds, or similar bond. However, **we** will have no obligation to apply for or furnish any such bonds.

Claim expenses will not mean and **we** will not be obligated to pay:

- a. overhead costs, general business expenses, salaries, or wages incurred by **you**; or
- b. the defense of any criminal investigation, criminal grand jury proceeding, or criminal action.

Client

means any person or entity with whom **you** have entered into a written contract to provide services or deliverables.

Computer system

means all interconnected electronic or wireless computers and their components, including but not limited to:

1. operating systems and hardware;
2. software;
3. associated input and output devices, data storage devices, and back up facilities;
4. mobile devices used by **insureds** and authorized by the **insured organization** to access its networks; and
5. related peripheral components, including Internet of things (IoT) devices, provided they are:
 - a. under the control of or owned or leased by the **insured organization**; or
 - b. operated by a third party service provider, including but not limited to a cloud computing provider, pursuant to a written contract with the **insured organization**.

Consumer privacy violation

means:

1. the improper collection or retention of **personally identifiable information** by **you** or others on **your** behalf without the knowledge or permission of the individual to whom the **personally identifiable information** relates;
2. **your** misuse of **personally identifiable information**;
3. **your** failure to:
 - a. properly inform individuals of the collection of;
 - b. give access to;
 - c. rectify errors or inaccuracies in;
 - d. erase;
 - e. restrict processing of;
 - f. ensure portability of;
 - g. give notice regarding the rectification, erasure, or restriction of processing of;
 - h. allow individuals to opt in or out of **your** collection of;

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- i. advise individuals of their rights regarding **your** collection of; or
- j. maintain or disseminate a written policy regarding **your** collection of, **personally identifiable information** as required by any consumer privacy law; or
4. any other actual or alleged violation of any foreign, federal, state, or local consumer privacy law or consumer data protection law, including and any rules or regulations promulgated under such laws.

Contractual indemnity - breach costs

means any actual or alleged triggering of **your** obligations under a written contract to indemnify **your client**, a merchant bank, or a payment processor for **breach costs** that would be covered if **you** had incurred them, but only to the same extent as though **you** had incurred them.

Contractual indemnity -third party

means any actual or alleged triggering of **your** obligations under a contractual agreement to indemnify **your client**, a merchant bank, or a payment processor for **damages, penalties, PCI fines and assessments**, or **claim expenses** that would be covered if they arose from a **claim** against **you**, resulting from **your** actual or alleged:

1. violation of any consumer privacy law or consumer data protection law protecting against disclosure of **personally identifiable information** or confidential corporate information;
2. breach of common law duty relating to **personally identifiable information** or confidential corporate information; or
3. unintentional breach of a written contract or public facing privacy policy relating to **personally identifiable information** or confidential corporate information,

but only to the same extent as though they arose from a **claim** against **you**.

Cryptojacking

means the unauthorized use of or access to the **insured organization's computer system** by a third party to mine cryptocurrency or any other digital or electronic currency.

Cyber extortion costs

means the following costs incurred with **our** prior written consent in response to an **extortion threat**:

1. the ransom paid or, if the demand is for goods or services, the fair market value of such goods or services at the time of surrender; and
2. reasonable and necessary fees and expenses incurred by a representative appointed by **us** to provide **you** with assistance.

If the ransom demanded consists of Bitcoin or any other digital, crypto, or electronic currency, **cyber extortion costs** will also include reasonable and necessary costs incurred by **you** with **our** prior written consent to obtain such currency. In that event, **we** will use the United States dollar equivalent determined by the rate of exchange published by the exchange in which **you** obtain the Bitcoin or other crypto or electronic currency on the date **you** obtain it in order to determine the value of the ransom paid.

Damages

means a monetary judgment or monetary award that **you** are legally obligated to pay (including pre- or post-judgment interest and claimant's attorney fees) or a monetary settlement agreed to by **you** and **us**.

Damages will not mean:

1. fines, civil or criminal penalties, taxes, or sanctions;
2. **penalties**;
3. **PCI fines and assessments**;
4. any punitive, exemplary, or multiple damages; however, **we** will pay punitive or exemplary damages to the extent insurable in any applicable jurisdiction that most favors coverage;
5. the return or reduction of fees, commissions, profits, or charges for goods provided or services rendered;
6. restitution, disgorgement of profits, or unjust enrichment;
7. the cost of complying with injunctive relief;

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8. amounts **you** agree to indemnify; however, **we** will pay such amounts to the extent they are explicitly covered under this Coverage Part;
9. any coupons, discounts, prizes, or other incentives, unless agreed in advance by **us** in **our** discretion; provided any such amounts will not include any profits to **you**;
10. any liquidated damages, but only to the extent such damages exceed the amount for which **you** would have been liable in the absence of the liquidated damages agreement; or
11. any service credits.

Data asset means any electronic data or software of the **insured organization**.

Data breach means the acquisition, access, or disclosure of **personally identifiable information** or confidential corporate information by a person or entity, or in a manner, that is unauthorized by the **insured organization**.

Data recovery costs means reasonable and necessary expenses incurred by **you** with **our** prior written consent to:

1. regain access to a **data asset**; or
2. replace, restore, or repair a **data asset** from back-ups, originals, or other sources.

If a **data asset** cannot reasonably be accessed, replaced, restored, or repaired, then **data recovery costs** will not exceed the reasonable and necessary expenses incurred by the **named insured** or **subsidiary** to reach that determination.

Data recovery costs will not mean:

- a. amounts to identify or remediate software program errors or vulnerabilities;
- b. the economic value of any **data asset**, including but not limited to trade secrets;
- c. costs to restore, repair, update, or replace any **data asset** to a level beyond which existed prior to the **event**; or
- d. costs to research or develop any **data asset**.

Dependent business means an entity that:

1. is not owned, operated, or controlled by the **insured organization**; and
2. provides **outsourced business processes** or **information technology services** for the **insured organization** pursuant to a written contract.

Dependent business does not include a supply chain provider.

Dependent business event means:

1. the acquisition, access, or disclosure of **personally identifiable information** or confidential corporate information by a person or entity, or in a manner, that is unauthorized by the **dependent business**;
2. a threat from a third party to commit an intentional attack against the **dependent business**' website or computer system or publicly disclose confidential corporate information or **personally identifiable information** misappropriated from the **dependent business** if **money, securities, or other property** is not paid; or
3. any failure by the **dependent business** or by others on the **dependent business**' behalf (including the **dependent business**' subcontractors, outsourcers, or independent contractors) in securing the **dependent business**' computer system.

Dependent system failure means any unintentional and unplanned total or partial outage of a **dependent business**' computer system that is not caused by a **dependent business event**.

Event means a **data breach**, **extortion threat**, or **security failure**.

Extortion threat means a threat from a third party (including acts of an employee acting outside of the scope of their duties and without the authorization of the **insured organization**) to commit or continue an intentional attack against the **insured organization's computer systems** or publicly disclose

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confidential corporate information or **personally identifiable information** misappropriated from the **insured organization** if **money**, **securities**, or **other property** of value is not paid.

Extra expense

means reasonable and necessary costs incurred by the **insured organization** to minimize the interruption of its business that are over and above the cost that the **insured organization** ordinarily would have incurred to conduct its business had no **event** occurred.

Financial institution

means:

1. a bank, savings bank, savings and loan association, trust company, credit union, or similar thrift depository institution;
2. an insurance company; or
3. a stock brokerage firm, mutual fund, liquid assets fund, or similar investment company.

Financial institution does not include any cryptocurrency exchange or wallet.

Funds transfer fraud

means a:

1. telefacsimile, telephone, or other electronic instruction directing a **financial institution** to debit a **transfer account** and to transfer, pay, or deliver **money** or **securities** from that **transfer account**, which instruction purports to have been transmitted by **you**, but was in fact fraudulently transmitted by someone else without **your** knowledge or consent; or
2. written instruction issued to a **financial institution** directing such institution to debit a **transfer account** and to transfer, pay, or deliver **money** or **securities** from that **transfer account**, through an electronic funds transfer system at specified times or under specified conditions, which instruction purports to have been issued by **you**, but was in fact issued, forged, or altered by someone else without **your** knowledge or consent.

Funds transfer fraud does not include any:

- a. instruction which directly or indirectly involves **you** or others acting on **your** behalf (including any **employees** or **executives**, but not the **financial institution**); or
- b. transfer, payment, or delivery of **money** or **securities** which required **you** or others on **your** behalf (including any **employees** or **executives**, but not the **financial institution**) to take any action in order to complete the transfer, payment, or delivery of such **money** or **securities**.

Income loss

means the sum of the following:

1. Net Income (Net Profit or Loss before income taxes) that would have been earned; and
2. continuing normal operating expenses incurred, including payroll.

Information technology services

means computer and electronic technology services, including cloud computing and other hosted computer resources.

Insured organization

means the **named insured** or any **subsidiary** or **acquired entity**.

Merchant services agreement

means any agreement between the **insured organization** and a credit or debit card company, credit or debit card processor, financial institution, or independent sales organization allowing the **insured organization** to accept payment by credit card, debit card, or prepaid card.

Money

means:

1. currency, including Bitcoin or any other digital currency, cryptocurrency, or electronic currency, coins, and bank notes in current use anywhere in the world and having a face value; or
2. traveler's checks, register checks, and money orders held for sale to the public.

Other property

means any tangible property other than **money** that has intrinsic value. **Other property** does not include software, electronic data, or any other intangible property.

Outsourced business processes

means services supporting the operation of **your** business, including human resources, call center, and fulfillment.

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PCI fines and assessments	<p>means all amounts you are legally obligated to pay under a merchant services agreement following a data breach or security failure impacting credit, debit, or prepaid card information, including:</p> <ol style="list-style-type: none"> 1. contractual fines or penalties for non-compliance with the PCI Data Security Standards ("PCI DSS"); 2. monetary assessments (including for operational expenses, card reissuance fees, and fraud recoveries) and case management fees; and 3. fees for a mandatory audit following a data breach to show that you are PCI DSS compliant.
Penalties	<p>means any monetary amounts:</p> <ol style="list-style-type: none"> 1. payable to a governmental entity; and 2. which you are legally obligated to deposit into a fund (i.e., a Consumer Redress Fund) as equitable relief to pay consumer claims, <p>imposed in a regulatory proceeding to the extent insurable under the law of any applicable jurisdiction that most favors coverage, including but not limited to such amounts imposed under the Health Insurance Portability and Accountability Act of 1996 (HIPAA), the EU General Data Protection Regulation (2016/679), the California Consumer Privacy Act of 2018 (CCPA), all as may be amended, or any other similar foreign, federal, state, or local statute, rule, or regulation. However, penalties will not mean any: costs to comply with injunctive relief; costs to establish or improve security or privacy practices; or audit, reporting, or compliance costs.</p>
Period of restoration	<p>means the period of time stated on the Declarations that:</p> <ol style="list-style-type: none"> 1. begins on the date and time that the interruption of your business first occurred; and 2. ends on the earlier of the date and time that the interruption of your business: (i) ends; or (ii) could have ended had you acted with due diligence and dispatch.
Personally identifiable information	<p>means the following, in any form, that is in your care, custody, or control, or in the care, custody, or control of any third party for whom you are legally liable:</p> <ol style="list-style-type: none"> 1. non-public personal information as defined in any foreign, federal, state, or local statute, rule, or regulation, including but not limited to: <ol style="list-style-type: none"> a. protected health information as defined by the Health Insurance Portability and Accountability Act of 1996 (HIPAA), b. personal data, as defined by the EU General Data Protection Regulation (2016/679); c. nonpublic personal information, as defined by the Gramm-Leach-Bliley Act of 1999; or d. personal information, as defined by Massachusetts 201 CMR 17.00, or any similar state breach notification or consumer protection law, <p>all as may be amended, and any rule or regulation promulgated under such statute, rule, or regulation;</p> 2. any: <ol style="list-style-type: none"> a. social security number or individual taxpayer identification number; b. driver's license number or state identification number; c. passport number; d. credit card number; or e. financial account number or debit card number in combination with any required security code; or 3. any information that can be used alone or in combination with other information to identify, contact, or locate a person, or to identify a person in context, including but not limited to zip codes, internet protocol addresses, or geospatial data.

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However, solely for purposes of the coverage provided under this Coverage Part for any **dependent business event** or **dependent system failure**, **personally identifiable information** will mean the information described above that is in the **dependent business'** care, custody, or control, or in the care, custody, or control of any third party for whom the **dependent business** is legally liable.

Personally identifiable information does not include any information described above that is lawfully obtained from publicly available information, or from foreign, federal, state, or local government records lawfully made available to the general public.

Pollutants	means any solid, liquid, gaseous, biological, radiological, or thermal irritant or contaminant, including smoke, vapor, asbestos, silica, dust, nanoparticles, fibers, soot, fumes, acids, alkalis, chemicals, nuclear materials, germs, and waste. Waste includes, but is not limited to, materials to be recycled, reconditioned, or reclaimed.
Potential claim	means any acts, errors, or omissions of an insured or other circumstances reasonably likely to lead to a claim covered under this policy.
Property damage	means physical loss of, physical damage to, or destruction of any tangible property, including the resulting loss of use of that property.
Publication	means any: <ol style="list-style-type: none"> 1. report or communication that has been publicized to the general public through any media channel, including but not limited to television, print media, radio or electronic networks, the internet, or electronic mail; or 2. notice to individuals affected by an event.
Regulatory proceeding	means a request for information, an investigation, a civil regulatory action, or an assertion of liability, by a governmental authority or entity in its official capacity.
Related events	means events that are based upon, arise out of, or allege: <ol style="list-style-type: none"> 1. a common fact, circumstance, situation, event, service, transaction, cause, or origin; or 2. a series of related facts, circumstances, situations, events, services, transactions, sources, causes, or origins.
Reputation	means trust that your customers or clients have in doing business with you or in purchasing your products or services.
Reputational harm	<p>means income loss the insured organization sustains for a period not to exceed six months due to the insured organization's loss of clients, customers, or sales resulting from damage to the insured organization's reputation or brand.</p> <p>Reputational harm does not include any:</p> <ol style="list-style-type: none"> 1. costs to rehabilitate the insured organization's reputation or brand, including legal costs or expenses; 2. breach costs; 3. business interruption costs; or 4. costs caused by a publication of any occurrence other than a covered event.
Retention	means: <ol style="list-style-type: none"> 1. with respect to all claims, loss, and other matters covered under Section II. Coverage enhancements and sublimits other than business interruption costs, the amount(s) stated under the Cyber Coverage Part section of the Declarations. 2. with respect to business interruption costs, the greater of: (i) the amount of business interruption costs incurred during the waiting period; or (ii) the retention amount stated under the Cyber Coverage Part section of the Declarations.

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Retroactive date	means the date stated as such in the Declarations; provided, for any acquired entity acquired or created during the policy period , the retroactive date for such acquired entity will be the date the named insured created, merged with, or acquired effective control of the entity.
Reverse social engineering	means the intentional use of your computer system to mislead or deceive your client or vendor and which results in your client or vendor transferring money intended for you to another person or entity (i.e. invoice manipulation).
Securities	means negotiable or nonnegotiable instruments or contracts representing either money or property and includes: <ol style="list-style-type: none"> 1. tokens, tickets, revenue, and other stamps (whether represented by actual stamps or unused value in a meter) in current use; 2. casino chips issued by you; or 3. evidences of debt issued in connection with credit or charge cards, which cards are not issued by you, but does not include money .
Security failure	means any failure by you or by others on your behalf (including your subcontractors, outsourcers, or independent contractors) in securing the insured organization's computer system , including but not limited to any failure resulting in any of the following: <ol style="list-style-type: none"> 1. transmission of malicious software such as a computer virus, worm, logic bomb, or Trojan horse; 2. a denial of service attack against a third party; 3. the unauthorized acquisition, access, use, or disclosure of personally identifiable information or confidential corporate information that is held or transmitted in any form; 4. prevention of authorized electronic access to any computer system, personally identifiable information, or confidential corporate information; or 5. damage to any third party digital asset.
Social engineering	means the intentional misleading or deception of an employee or executive by a person falsely purporting to be your client , vendor , employee , or executive through pretexting, phishing, spear phishing, whaling, a business email compromise, or any other confidence trick communicated by email, text, instant message, telephone, or other electronic means, which results in your transfer, payment, or delivery of money or securities .
System failure	means any unintentional and unplanned total or partial outage of the insured organization's computer system that is not caused by an event , dependent business event , or dependent system failure .
Telephone toll fraud	means the fraudulent use or fraudulent manipulation of an account code or system password required to gain access into the insured organization's voice computer system which results in long distance telephone charges incurred by you .
Transfer account	means an account maintained at a financial institution from which one can initiate the transfer, payment, or delivery of money or securities by means of: <ol style="list-style-type: none"> 1. a telefacsimile, telephone, or other electronic instruction; or 2. written instructions establishing the conditions under which transfers are to be initiated by such financial institution through an electronic funds transfer system.
Utility fraud	means the unauthorized use of or access to the insured organization's computer system by a third party, including but not limited to cryptojacking or a telephone toll fraud , that results in a utility overage .
Utility overage	means an increase in expenses incurred by you resulting from the unauthorized use of any of the following services or resources: <ol style="list-style-type: none"> 1. electricity;

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2. water;
3. natural gas;
4. oil;
5. internet access, including mobile data;
6. telephone;
7. cable or satellite television; or
8. sewage,

provided such expenses:

- a. are charged to **you** in a periodic billing statement by the provider of such service or resource pursuant to a written contract or agreement between **you** and the provider that was executed before a **utility fraud** occurred; and
- b. are not charged at a flat fee that does not scale with the rate of use of such service or resource.

Vendor

means any person or entity with whom the **insured organization** has entered into a written contract to provide services to the **insured organization** and is not owned, operated, or controlled by the **insured organization**.

Voice computer system

means a **computer system** which provides a capability used for the direction or routing of telephone calls in a voice communications network.

Waiting period

means the number of hours stated as such in the Declarations.

You/your/insured

means a **named insured**, **subsidiary**, **employee**, **executive**, **independent contractor**, or **acquired entity**, as defined in Section III. Who is an insured.

VIII. Other provisions affecting coverage

Appraisal

- A. If **we** and the **named insured** do not agree on the amount of **business interruption costs** or **reputational harm**, either party may make a written demand for an appraisal of the **business interruption costs** or **reputational harm**. If such demand is made, each party will select a competent and impartial appraiser. The appraisers will then jointly select an umpire. If the appraisers cannot agree on an umpire, they may request that such selection be made by a judge of a court having jurisdiction. Each appraiser will separately state the amount of **business interruption costs** or **reputational harm**. If the appraisers do not agree on the amount of the **business interruption costs** or **reputational harm**, they will submit their differences to the umpire. Agreement by the umpire and at least one of the appraisers regarding the amount of the **business interruption costs** or **reputational harm** will be binding on **you** and **us**. Each party will pay their respective chosen appraiser and will equally share the costs of the umpire.

Conditions applicable to business interruption costs and reputational harm

- B. The following are conditions precedent to the payment by **us** of any **business interruption costs** or **reputational harm** under this Coverage Part:
 1. **You** must complete and sign a written, detailed, and affirmed proof of loss within 90 days after **your** discovery of the **publication** of an **event** or the interruption of **your** business (unless such period has been extended by **us** in writing) which will include, at a minimum, the following information:
 - a. a full description of the circumstances surrounding the **business interruption costs** or **reputational harm**, including, without limitation, the time, place, and cause of the loss;

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- b. a detailed calculation of any **business interruption costs** or **reputational harm**; and
 - c. all underlying documents and materials that reasonably relate to or form part of the basis of the proof of such **business interruption costs** or **reputational harm**.
2. Any costs incurred by **you** in connection with establishing or proving **business interruption costs** or **reputational harm**, including but not limited to preparing a proof of loss, will be **your** obligation and are not covered under this policy.

Conditions applicable to cyber extortion costs

- C. The following are conditions precedent to the payment by **us** of any **cyber extortion costs** under this Coverage Part:
1. **you** must inform, or allow **us** to inform, the appropriate law enforcement authorities where the illegal threat and ransom demand was made;
 2. **you** must keep **us** fully informed of all developments concerning the **extortion threat** and must obtain **our** agreement regarding the timing and manner of any ransom payment prior to making any ransom payment;
 3. **you** must demonstrate to **us** that the ransom has been surrendered under duress and that before agreeing to its payment **you** have taken all reasonable efforts to determine that the threat is genuine and not a hoax; and
 4. at least one **executive** must agree to the ransom payment.

Conditions applicable to cyber crime coverage

- D. The following are conditions precedent to the payment by **us** of any amounts under Section II. Coverage enhancements and sublimits, B. Cyber crime coverage:
1. **we** have the right to examine and audit **your** books and records as they relate to the coverage provided by this Coverage Part at any time during the **policy period** and up to three years afterward;
 2. **you** must inform, or allow **us** to inform, the appropriate law enforcement authorities if **you** have reason to believe any loss involves a violation of law; and
 3. within 90 days of notification to **us** of a **funds transfer fraud**, **social engineering**, or **reverse social engineering** (unless such period has been extended by **us** in writing), **you** must complete and sign a written, detailed, and affirmed proof of loss which will include, at a minimum, the following information:
 - a. a full description of the circumstances surrounding the **funds transfer fraud**, **social engineering**, or **reverse social engineering**, including, without limitation, the time, place, and cause;
 - b. a detailed calculation of any lost **money** or **securities**; and
 - c. all underlying documents and materials that reasonably relate to or form part of the basis of the proof of such lost **money** or **securities**.

Any costs incurred by **you** in connection with establishing or proving the **funds transfer fraud**, **social engineering**, or **reverse social engineering**, including but not limited to preparing a proof of loss, will be **your** obligation, and are not covered under this policy.

Coverage territory

- E. This Coverage Part will apply to **events** or other covered matters that take place anywhere in the world. However, with respect to **claims** or **regulatory proceedings** brought outside the United States, its territories or possessions, or Canada, this Coverage Part will not apply:
1. to any **claim** or **regulatory proceeding** brought in any country in which the United States (or any of its departments, agencies, or subdivisions) administers or enforces economic or trade sanction laws; or
 2. if it would otherwise be in violation of the laws of the United States.

Related claims/events/matters

- F. For purposes of this Coverage Part:

Cyber Coverage Part

1. all **related events** will be considered a single **event** first discovered on the date the first such **event** was discovered by **you**;
2. all matters covered under Section II. Coverage enhancements and sublimits that are based upon, arise out of, or allege: (i) a common fact, circumstance, situation, event, service, transaction, cause, or origin; or (ii) a series of related facts, circumstances, situations, events, services, transactions, sources, causes, or origins, will be considered a single, related matter first discovered on the date the first such matter was discovered by **you**; and
3. all **related claims** will be considered a single **claim** first made on the date the first such **claim** was made against **you**.

Endorsements

Endorsement 8

NAMED INSURED: Carebridge staffing network Inc

Blanket Additional Insured Endorsement (Written Contract)

Page 1 of 1

In consideration of the premium charged, and on the understanding this endorsement leaves all other terms, conditions, and exclusions unchanged, it is agreed the Cyber Coverage Part is amended as follows:

I. The following definition is added to the end of Section III. Who is an insured:

Additional insured means any person(s) or organization(s) the **named insured** has agreed in a written contract or agreement to add as an additional insured to a policy providing the type of coverage afforded by this Coverage Part, provided the contract or agreement:

1. is currently in effect or becomes effective during the **policy period**; and
2. was executed before the business operations from which the **claim** or **event** arises were performed.

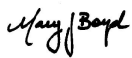
Coverage is available for **additional insureds** solely for their liability arising out of the **named insured's** negligence or of those acting on the **named insured's** behalf and not for any liability arising out of the sole negligence of the **additional insured**.

II. In the preamble of Section III. Who is an insured, the words "**additional insured**," are added after "**named insured**,".

III. In Section VII. Definitions, the definition of "**You, your, or insured**" is amended to add the words "**additional insured**," after "**named insured**,".

Endorsement Effective: October 20, 2026

Policy No.: P107.457.282.1



By: Mary Boyd
(Appointed Representative)

Endorsement 9

NAMED INSURED: Carebridge staffing network Inc

Biometric Data Exclusion Endorsement

Page 1 of 1

In consideration of the premium charged, and on the understanding this endorsement leaves all other terms, conditions, and exclusions unchanged, it is agreed the Cyber Coverage Part is amended as follows:

- I. The following exclusion is added to the end of Section VI. Exclusions – What is not covered, A. Exclusions applicable to the entire Coverage Part:

Biometric data based upon or arising out of the unauthorized or improper acquisition, access, disclosure, collection, retention, possession, handling, storage, dissemination, destruction, capture, sale, purchase, use, or retention of, or failure to protect or safeguard any **biometric data** by **you** or anyone on **your** behalf, including but not limited to any actual or alleged violation of any federal, state, local, or foreign privacy law, biometric information law, or common law governing or relating to **biometric data**.

- II. The following definition is added to the end of Section VII. Definitions:

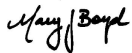
Biometric data means personal data, information, or identifiers relating to the physical, physiological, or behavioral characteristics of a natural person, which allow or confirm the unique identification of that natural person.

- III. In Section VII. Definitions, the following is added to the end of the definition of "**Personally identifiable information**":

Personally identifiable information also does not include any **biometric data**.

Endorsement effective: October 20, 2026
Endorsement No: 9

Policy No: P107.457.282.1



By: Mary Boyd
(Appointed Representative)

Endorsement 10

NAMED INSURED: Carebridge staffing network Inc

Escrow and Title Activities Exclusion

Page 1 of 1

In consideration of the premium charged, and on the understanding this endorsement leaves all other terms, conditions, and exclusions unchanged, it is agreed:

This policy does not apply to and **we** will have no obligation to pay any **loss, damages, claim expenses**, or any other amounts for any **claim** or **event** based upon or arising out of any actual or alleged:

1. handling, mishandling, collection, or disbursement of **money** for an escrow or trust account, or the inability or failure to pay, collect, or safeguard such **money**; or
2. performance of or failure to perform services as a title company, title agent, or escrow agent.

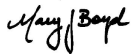
For purposes of this Endorsement, the term "**money**" will be defined as follows:

Money means:

1. currency, including Bitcoin or any other digital currency, cryptocurrency, or electronic currency, coins, and bank notes in current use anywhere in the world and having a face value; or
2. traveler's checks, register checks, and money orders held for sale to the public.

Endorsement Effective: October 20, 2026

Policy No.: P107.457.282.1



By: Mary Boyd
(Appointed Representative)

Endorsement 11

NAMED INSURED: Carebridge staffing network Inc

New York Amendatory Endorsement

Page 1 of 2

In consideration of the premium charged, and on the understanding this endorsement leaves all other terms, conditions, and exclusions unchanged, it is agreed the Cyber Coverage Part is amended as follows:

I. In Section I. What is covered, part 2 is deleted in its entirety and replaced with the following:

2. **claim expenses and damages** because of a **claim** made against **you**;

II. In Section II. Coverage enhancements, E. Enhanced privacy regulation is deleted in its entirety and replaced with the following:

Enhanced privacy
regulation coverage

E. **We** will pay up to the limit stated in the Declarations for **claim expenses** (but not any **damages** or civil or regulatory fines or penalties) for a **consumer privacy violation**, provided the **claim** or **regulatory proceeding** for the **consumer privacy violation** is first brought against **you** during the **policy period** and it results from the performance of your business operations by you or anyone on **your** behalf (including **your** subcontractors, outsourcers) on or after the **retroactive date**

III. The following is added to the end of Section II, Coverage enhancements:

Post-judgment

PI-A

Post-judgment interest that accrues after entry of judgment and before **we** have paid, offered to pay or deposited in court that part of judgment within any applicable limit of liability will be paid in addition to such limit of liability.

IV. In Section IV. Defense and settlement of claims, the reference to "**PCI fines and assessments, and penalties**" is deleted in its entirety.

V. The Defense provision in Section IV. Defense and settlement of claims is modified to the extent necessary to provide the following:

You will have the option to: (1) assist in the selection of a defense attorney or to consent to **our** choice of defense attorney, which consent will not be unreasonably withheld; (2) participate in, and assist in the direction of, the defense of any **claim**, and (3) consent to a settlement, which consent will not be unreasonably withheld.

VI. Section V. Your obligations is modified to the extent necessary to provide the following:

Failure to timely give notice of a **claim** made by the **insured**, an injured person or any other claimant will not invalidate coverage for such **claim** unless the failure to do so has prejudiced **us**. In the event that **we** allege that we were prejudiced as a result of failure to give notice within the time required under the policy, the burden of proof will be on:

A **us** to prove that **we** have been prejudiced, if the notice was provided within 2 years of the time required on the policy; or

B the **insured**, injured person or other claimant to prove that **we** have not been prejudiced, if the notice was provided more than 2 years after the time required under the policy.

Our rights will not be deemed prejudiced unless the failure to timely provide notice materially impairs **our** ability to investigate or defend the **claim**.

Notwithstanding the above, an irrebuttable presumption of prejudice will apply if, prior to the notice, **our** liability has been determined by a court of competent jurisdiction or by a binding arbitration; or if **we** have resolved the **claim** by settlement or other compromise.

Endorsement 11

NAMED INSURED: Carebridge staffing network Inc

New York Amendatory Endorsement

Page 2 of 2

Notwithstanding the foregoing, coverage may not be invalidated if it will be shown not to have been reasonably possible to give notice within the prescribed time and that notice was given as soon as was reasonably possible thereafter.

Notice given by or on **our** behalf, or written notice by or on behalf of the injured party or any other claimant, to any of **our** licensed agents in the state of New York, with particulars sufficient to identify **you**, will be deemed notice to **us**.

VII. The Intentional acts exclusion in Section VI. Exclusions – What is not covered is deleted in its entirety and replaced by the following:

based upon or arising out of any actual or alleged fraud, dishonesty, criminal conduct, or any knowing wrongful, malicious, or intentional acts or omissions

VIII. In Section VII. Definitions, "Damages" is deleted in its entirety and replaced by the following:

Damages means the following amounts incurred in excess of the **retention**

1. a monetary judgment or monetary award that **you** are legally obligated to pay (including pre - judgment interest and awards of claimant's attorney fees); or
2. a monetary settlement negotiated by **us** with **your** consent.

Damages does not include punitive damages.

IX. In Section VII. Definitions, "Pollutants" is deleted in its entirety and replaced by the following:

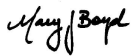
Pollutants Means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapour, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

X. Under the Cyber Declarations, the following limits are deleted in their entirety:

- a. Enhanced privacy regulation coverage

Endorsement Effective: October 20, 2026

Policy No.: P107.457.282.1



By: Mary Boyd
(Appointed Representative)

Endorsement 12

NAMED INSURED: Carebridge staffing network Inc

Ransomware Event Sublimit Endorsement (\$25,000)

Page 1 of 1

In consideration of the premium charged, and on the understanding this endorsement leaves all other terms, conditions, and exclusions unchanged, it is agreed the Cyber Coverage Part is amended as follows:

I. The following is added to the end of Section II. Coverage enhancements and sublimits:

Ransomware event sublimit	RW-A.	<p>We will pay up to \$25,000, in the aggregate, for loss you incur in excess of the retention arising from a ransomware event that first occurs on or after the retroactive date and is discovered by you during the policy period.</p> <p>However, if you meet the definition of a covered entity or business associate under the Health Insurance Portability and Accountability Act, this sublimit will apply only to cyber extortion costs and business interruption costs you incur.</p> <p>Any payment we make under this subsection RW-A will be a part of, and not in addition to, the coverage part limit.</p>
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II. The following exclusion is added to the end of Section VI. Exclusions – What is not covered, A. Exclusions applicable to the entire Coverage Part:

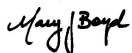
Ransomware events	based upon or arising out of any actual or alleged ransomware event ; however, this exclusion will not apply to loss otherwise covered under Section II. Coverage enhancements and sublimits, RW-A. Ransomware event sublimit.
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III. The following definition is added to the end of Section VII. Definitions:

Ransomware event	means:
	<ol style="list-style-type: none">1. an extortion threat; or2. any other intentional attack by a third party (including acts of an employee acting outside the scope of their duties and without the authorization of the insured organization) against a computer system or data asset, <p>that is perpetrated through the use of any type of malicious software or malware designed to deny access to a computer system or data asset until a ransom is paid.</p> <p>Ransomware event includes any subsequent data breach or security failure resulting from the initial threat or attack described above, except if you meet the definition of a covered entity or business associate as defined by under the Health Insurance Portability and Accountability Act.</p>

Endorsement Effective: October 20, 2026

Policy No.: P107.457.282.1



By: Mary Boyd
(Appointed Representative)

Endorsement 13

NAMED INSURED: Carebridge staffing network Inc

Cyber Policy Update Endorsment

Page 1 of 2

In consideration of the premium charged, and on the understanding this endorsement leaves all other terms, conditions, and exclusions unchanged, it is agreed the Cyber Coverage Part is amended as follows:

Unsupported or Legacy Computer Systems Exclusion

- I. The following exclusion is added to the end of Section VI. Exclusions – What is not covered, A. Exclusions applicable to the entire Coverage Part:

Unsupported/legacy computer systems UL-1. based upon or arising out of any vulnerability exploitation within a **computer system**, program, network, application, operating system, software, firmware, or hardware, if, as of the first known date of such vulnerability exploitation its developer or manufacturer has withdrawn or no longer supports such system, program, network, application, software, firmware, or hardware.

Exclude Wrongful Capture and Use of Data

- II. The following exclusion is added to the end of Section VI. Exclusions – What is not covered, A. Exclusions applicable to the entire Coverage Part:

Wrongful capture and use of data WC-1. based upon or arising out of any actual or alleged monitoring, tracking, or profiling of an individual, without that individual's authorization, including but not limited to web-tracking, session recording, digital fingerprinting, behavioral monitoring, eavesdropping, wiretapping, audio or video recording, and use of any data resulting from such activities by **you** or by a third party on **your** behalf with **your** knowledge and consent.

Amend Excluded Statutory Violations Exclusion (False Claims Act)

- III. In Section VI. Exclusions – What is not covered, A. Exclusions applicable to the entire Coverage Part, Exclusion 6. "Excluded statutory violations" is deleted in its entirety and replaced with the following:

Excluded statutory violations 6. based upon or arising out of any actual or alleged violation of the following laws:

- a. the Securities Act of 1933;
- b. the Securities Exchange Act of 1934;
- c. any state blue sky or securities laws;
- d. the Racketeer Influenced and Corrupt Organizations Act, 18 U.S.C. § 1961 *et seq.*;
- e. the Fair Debt Collection Practices Act;
- f. the Fair Credit Reporting Act; or
- g. the False Claims Act,

all including as may be amended, or any similar provisions of any foreign, federal, state, or local statutory or common law and any rules or regulations promulgated under such laws.

Parts a and b of this exclusion will not apply to an otherwise covered **regulatory proceeding** resulting from a **data breach** or **security failure**.

Endorsement 13

NAMED INSURED: Carebridge staffing network Inc

Cyber Policy Update Endorsment

Page 2 of 2

Parts e and f of this exclusion will not apply to any **regulatory proceeding** for a **consumer privacy violation** covered under Section II. Coverage enhancements and sublimits, E. Enhanced privacy regulation coverage.

Amend Infrastructure Interruption Exclusion

IV. In Section VI. Exclusions – What is not covered, A. Exclusions applicable to the entire Coverage Part, Exclusion 8. "Infrastructure interruption" is deleted in its entirety and replaced with the following:

- | | | |
|-----------------------------|----|--|
| Infrastructure interruption | 8. | based upon or arising out of any actual or alleged failure, interruption, disturbance, degradation, corruption, impairment, or outage of service provided by an internet service provider, including any Domain Name System (DNS) or Certificate Authority; telecommunications provider; satellite provider; financial transaction or payment process platform provider, including a securities exchange; utility provider, including but not limited to any water, gas, electric, fuel, energy, or other utility provider; or any other infrastructure provider; however, this exclusion will not apply to a data breach involving electronic data that was stored in the cloud, on remote servers, or at a co-location or data hosting service. |
|-----------------------------|----|--|

Amend Act of God Exclusion

V. In Section VI. Exclusions – What is not covered, B. Exclusions applicable only to business interruption costs and data recovery costs, Exclusion 19.d. is deleted in its entirety and replaced with the following:

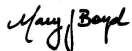
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| d. | any physical cause, physical event, natural peril, or act of God, including but not limited to fire, smoke, explosion, lightning, wind, water, flood, drought, subsidence, earthquake, volcanic eruption, tidal wave, tsunami, landslide, hail, electromagnetic pulse or radiation, solar flare, or solar wind, however caused and whether contributed to, made worse by, or in any way resulting from any such events; |
|----|---|

Superseding Endorsement

VI. In the event that there is an inconsistency between this Endorsement and any other term or condition in another endorsement attached to and forming a part of this policy with respect to coverage for or exclusion of any claim or matter, we will apply the terms or conditions of this Endorsement for such claim or matter.

Endorsement Effective: October 20, 2026

Policy No.: P107.457.282.1



By: Mary Boyd
(Appointed Representative)

Endorsement 14

NAMED INSURED: Carebridge staffing network Inc

Business Interruption Sublimit Endorsement

Page 1 of 1

In consideration of the premium charged, and on the understanding this endorsement leaves all other terms, conditions, and exclusions unchanged, it is agreed the Cyber Coverage Part is amended as follows:

I. Section I. Insuring agreement – What is covered is deleted in its entirety and replaced with the following:

Insuring agreement –
What is covered **We will pay up to the coverage part limit for loss incurred by you in excess of the retention resulting from a data breach, security failure, or extortion threat that first occurs on or after the retroactive date and is discovered by you during the policy period.**

Loss means:

1. **breach costs;**
2. **claim expenses, damages, and PCI fines and assessments because of a claim made against you;**
3. **claim expenses and penalties because of a regulatory proceeding initiated against you;**
4. **cyber extortion costs; and**
5. **data recovery costs.**

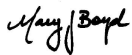
II. The following is added to the end of Section II. Coverage enhancements and sublimits:

Business interruption
sublimit BI-S. **We will pay up to \$100,000, in the aggregate, for business interruption costs you incur in excess of the retention resulting from a data breach, security failure, or extortion threat that first occurs on or after the retroactive date and is discovered by you during the policy period.**

Any payment **we** make under this subsection BI-S is subject to the **retention** stated in the Declarations, and such payments will be a part of, and not in addition to, the **coverage part limit**.

Endorsement Effective: October 20, 2026

Policy No.: P107.457.282.1



By: Mary Boyd
(Appointed Representative)

Policy Wording

Digital Media Liability Coverage Part

I. What is covered

We will pay up to the **coverage part limit** for **damages** and **claim expenses** in excess of the **retention** for covered **claims** against **you** for any actual or alleged:

1. copyright infringement, trademark infringement, trademark dilution, trade dress infringement, publicity rights violations, or any misappropriation of content, formats, characters, trade names, character names, titles, voices, slogans, graphic material, or artwork;
2. invasion of privacy, intrusion upon seclusion, publication of private facts, false light, or misappropriation of name or likeness;
3. defamation, libel, slander, trade libel, product disparagement, or injurious falsehood;
4. unintentional infliction of emotional distress or outrage based on harm to the character or reputation of any person;
5. **unfair practices**, but only when asserted in conjunction with and based on the same allegations as a **claim** under part 1 above; or
6. negligence in connection with **your media activities** or **your advertising of your professional services**,

provided the **claim**:

- a. directly results from **your media activities** or **your advertising of your professional services** performed on or after the **retroactive date**;
- b. is first made against **you** during the **policy period**; and
- c. is reported to **us** in accordance with Section V. Your obligations.

II. Coverage enhancements

We will also make the following payments:

Declaratory relief

- A. **We** will pay reasonable attorney's fees **you** incur in excess of the **retention** to prosecute a declaratory relief action, but only if:
 1. a claimant has advised **you**, in writing, that **you** are committing copyright or trademark infringement;
 2. directly in response to that written assertion, **you** file a declaratory relief action and the claimant files a counterclaim against **you** alleging copyright or trademark infringement; and
 3. the counterclaim is covered under this policy and pending against **you** while **you** are prosecuting **your** declaratory relief action.

Any amounts **we** pay under this subsection A will be a part of, and not in addition to, the applicable Each Claim limit of liability and the **coverage part limit**.

Supplemental payments

- B. **We** will pay reasonable expenses, including loss of wages and a \$250 travel per diem, incurred by **you** if **we** require **you** to attend depositions, arbitration proceedings, or trials in connection with the defense of a covered **claim**, but **we** will not pay more than an aggregate of \$10,000 per **claim** for such expenses, regardless of the number of **insureds**.

No **retention** will apply to amounts **we** pay under this subsection B, and such amounts will be in addition to, and not part of, the **coverage part limit**.

III. Who is an insured

For purposes of this Coverage Part, **you**, **your**, or **insured** means a **named insured**, **subsidiary**, **employee**, or **acquired entity**, as defined below:

Digital Media Liability Coverage Part

Named insured	means the individual, corporation, partnership, limited liability company, limited partnership, or other entity identified in Item 1 of the Declarations.
Subsidiary	means any entity of which the named insured has majority ownership before or as of the inception of the policy period .
Employee	<p>means any past, present, or future:</p> <ol style="list-style-type: none"> 1. person employed by the named insured or subsidiary as a permanent, part-time, seasonal, leased, or temporary employee, or any volunteer; or 2. partner, director, officer, or board member (or equivalent positions) of the named insured or subsidiary, <p>but only while in the course of their performance of media activities or advertising of professional services on behalf of or at the direction of such named insured or subsidiary.</p>
Acquired entity	<p>means any entity:</p> <ol style="list-style-type: none"> 1. in which the named insured: <ol style="list-style-type: none"> a. acquires substantially all of the assets; b. acquires the majority of its voting securities, as a result of which it becomes a subsidiary; or c. merges and leaves the named insured as the surviving entity; or 2. that the named insured creates and either owns substantially all of the assets or acquires the majority of its voting securities, as a result of which it becomes a subsidiary, <p>during the policy period.</p> <p>With respect to an acquired entity whose revenues exceed 20% of the annual revenues of the named insured at the time of its creation or acquisition, any coverage under this policy will expire 90 days after the effective date of its creation or acquisition unless, within such 90 day period:</p> <ol style="list-style-type: none"> 1. the named insured provides us with written notice of such creation or acquisition; 2. the named insured provides us with information related to such creation or acquisition as we may reasonably require; 3. the named insured accepts any special terms, conditions, exclusions, or additional premium charge as we may reasonably require; and 4. we agree by written endorsement to provide such coverage. <p>This policy will apply to an acquired entity only with respect to your media activities or your advertising of your professional services performed after the acquisition, merger, or creation.</p>

IV. Defense and settlement of claims

Defense	<p>We have the right and duty to defend any covered claim, even if such claim is groundless, false, or fraudulent.</p> <p>We have the right to select and appoint counsel to defend you against a covered claim. You may request in writing that we appoint defense counsel of your own choice, but whether to grant or deny such a request will be at our sole discretion.</p>
Settlement	<p>We have the right to solicit and negotiate settlement of any claim but will not enter into a settlement without your consent, which you agree not to withhold unreasonably.</p>

Digital Media Liability Coverage Part

If **you** withhold consent to a settlement recommended by **us** and acceptable to the party who made the **claim**, the most **we** will pay for that **claim** is the sum of:

1. the amount of **our** recommended settlement;
2. **claim expenses** incurred up to the date of **our** recommendation;
3. 70% of all **claim expenses** incurred after **our** recommendation; and
4. 70% of all **damages** in excess of the settlement amount recommended by **us**.

V. Your obligations

Notifying us of claims

You must give written notice to **us** of any **claim** as soon as possible once such **claim** is known to a partner, director, officer, or board member (or equivalent position) of the **named insured** or **subsidiary**, but in any event, no later than 60 days after the end of the **policy period**.

All such notifications must be in writing and include a copy of the **claim**, and must be submitted to **us** via the designated email address or mailing address identified in Item 6 of the Declarations.

Notifying us of potential claims

You have the option of notifying **us** of **potential claims** that may lead to a covered **claim** against **you**.

In order to do so, **you** must give written notice to **us** as soon as possible and within the **policy period**, and the notice must, to the greatest extent possible, identify the details of the **potential claim**, including identifying the potential claimant(s), the likely basis for liability, the likely demand for relief, and any additional information about the **potential claim** **we** may reasonably request.

The benefit to **you** of notifying **us** of a **potential claim** is that if an actual **claim** arises from the same circumstances as the properly notified **potential claim**, then **we** will treat that **claim** as if it had first been made against **you** on the date **you** properly notified **us** of it as a **potential claim**, even if that **claim** is first made against **you** after the **policy period** has expired.

All **potential claim** notifications must be in writing and submitted to **us** via the designated email address or mailing address identified in Item 6 of the Declarations.

Retention

Our obligation to pay **damages** and **claim expenses** under this Coverage Part is in excess of the **retention**, which **you** must pay in connection with each covered **claim**.

VI. Exclusions – What is not covered

Antitrust/deceptive trade practices

We will have no obligation to pay any sums under this Coverage Part, including any **damages** or **claim expenses**, for any **claim**:

1. based upon or arising out of any actual or alleged:
 - a. false, deceptive, or unfair trade practices;
 - b. unfair competition, impairment of competition, restraint of trade, or antitrust violations;
 - c. violation of the Sherman Anti-Trust Act, the Clayton Act, the Robinson-Patman Act, all including as may be amended, or any similar foreign, federal, state, or local statutes, rules, or regulations; or
 - d. deceptive or misleading advertising.

However, this exclusion will not apply to an otherwise covered **claim** under part 5 of Section I. What is covered.

Bodily injury

2. based upon or arising out of any actual or alleged **bodily injury**; however, this exclusion will not apply to a **claim** for emotional distress or outrage covered under part 4 of Section I. What is covered.

Digital Media Liability Coverage Part

Breach of contract	<p>3. based upon or arising out of any actual or alleged breach of any contract or agreement, or any liability of others that you assume under any contract or agreement; however, this exclusion will not apply to:</p> <ul style="list-style-type: none"> a. any liability you would have in the absence of the contract or agreement; or b. any claim arising from your written agreement to indemnify your client against any liability directly resulting from content supplied to them by you, but only if you entered into the agreement before the liability was incurred.
Breach of warranty/ guarantee	<p>4. based upon or arising out of any:</p> <ul style="list-style-type: none"> a. actual or alleged breach of express warranties or guarantees; however, this exclusion will not apply to any liability you would have in the absence of the warranties or guarantees; or b. written, oral, express, or implied statement, promise, warranty, or guarantee in connection with any goods or products you sell, including but not limited to any warranties or representations regarding the authenticity, merchantability, or fitness of such goods or products.
Client content	<p>5. based upon or arising out of any content provided to you by your client; however, we will pay claim expenses for any claims against you based upon or arising out of such content.</p>
Collection of data without knowledge	<p>6. based upon or arising out of any actual or alleged:</p> <ul style="list-style-type: none"> a. collection of personally identifiable information by you (or others on your behalf) without the knowledge or permission of the person to whom the personally identifiable information relates; or b. use of personally identifiable information by you (or others on your behalf) in violation of applicable law.
Commercial dispute	<p>7. based upon or arising out of any actual or alleged commercial dispute with your business partner or business associate, including but not limited to any reseller, distributor, original equipment manufacturer, third-party sales agent, systems integrator, or joint venturer, but only to the extent such a claim is based upon:</p> <ul style="list-style-type: none"> a. a commission or royalty, or any other term upon which such partner or associate is to be compensated in connection with doing business with you, or any compensation or remuneration promised or owed by you pursuant to those terms; or b. your decision to cease doing business with such a partner or associate.
Cramming/slamming	<p>8. based upon or arising out of:</p> <ul style="list-style-type: none"> a. the imposition of charges for services or content in relation to telephone, cell phone, wireless data, cable television, internet, voice over internet protocol (VoIP) or other similar telecommunications services, which charges have not been adequately disclosed or which services or content have not been requested by the consumer; or b. the unauthorized switching of telecommunications carriers, including providers of telephone, cell phone, wireless data, cable television, internet, voice over internet protocol (VoIP) or other similar services.
Criminal proceedings	<p>9. brought in the form of a criminal proceeding, including but not limited to a criminal investigation, grand jury proceeding, or criminal action.</p>
Employer liability and third party discrimination	<p>10. based upon or arising out of any actual or alleged:</p> <ul style="list-style-type: none"> a. obligation under any workers' compensation, unemployment compensation, employers' liability, fair labor standards, labor relations, wage and hour, or disability benefit law, including any similar provisions of any foreign, federal, state, or local statutory or common law;

Digital Media Liability Coverage Part

	<ul style="list-style-type: none"> b. liability or breach of any duty or obligation owed by you as an employer or prospective employer; or c. harassment, wrongful termination, retaliation, or discrimination, including but not limited to adverse or disparate impact.
Excluded costs and damages	<p>11. to the extent it seeks or includes:</p> <ul style="list-style-type: none"> a. fines, penalties, taxes, or sanctions against you; b. overhead costs, general business expenses, salaries, or wages incurred by you, including the costs of recalling, producing, reproducing, or reprinting any media content or the costs of any services incurred in connection with such activities; c. the return, reduction, or restitution of fees, commissions, profits, or charges for goods provided or services rendered; d. liquidated or multiple damages; e. restitution, disgorgement of profits, any advantage to which you were not legally entitled, or unjust enrichment; or f. the cost of complying with injunctive relief.
Excluded statutory violations	<p>12. based upon or arising out of any actual or alleged violation of the following laws:</p> <ul style="list-style-type: none"> a. the Securities Act of 1933; b. the Securities Exchange Act of 1934; c. any state blue sky or securities laws; d. the Racketeer Influenced and Corrupt Organizations Act, 18 U.S.C. § 1961 <i>et seq.</i>; or e. the Employee Retirement Income Security Act of 1974, <p>all including as may be amended, or any similar provisions of any foreign, federal, state, or local statutory or common law and any rules or regulations promulgated under such laws.</p>
Failure to maintain insurance or bonds	<p>13. based upon or arising out of any actual or alleged failure to procure or maintain adequate insurance or bonds.</p>
False or misleading advertising	<p>14. based upon or arising out of any actual or alleged false or misleading advertisement or any inaccurate, inadequate, or incomplete description of any goods, products, or services, including but not limited to with respect to the design, manufacture, sale, installation, marketing, development, processing, distribution, packaging, labeling, solicitation, performance, or quality of any good or product; however, this exclusion will not apply to any otherwise covered claim for trademark infringement based on your alleged unauthorized use of another's trademark in your media activities or your advertising of your professional services.</p>
Government or licensing organization investigation/enforcement	<p>15. based upon or arising out of any actual or alleged governmental investigation or enforcement of any state or federal rules or regulations, including but not limited to any rule or regulation promulgated by the Federal Trade Commission, Federal Communications Commission, or the Securities and Exchange Commission, or any enforcement investigation or proceeding by or on behalf of ASCAP, BMI, SESAC, or other similar licensing organization.</p>
Insured vs. insured	<p>16. brought by or on behalf of one insured or affiliate against another insured or affiliate.</p>
Intentional acts	<p>17. based upon or arising out of any actual or alleged fraud, dishonesty, criminal conduct, or any knowingly wrongful, malicious, or intentional acts or omissions, except that we will pay claim expenses until there is a final adjudication establishing such conduct.</p> <p>This exclusion will apply to the named insured only if the conduct was committed or allegedly committed by any:</p>

Digital Media Liability Coverage Part

- a. partner, director, officer, or member of the board (or equivalent position) of the **named insured**; or
- b. employee of the **named insured** if any partner, director, officer, member of the board (or equivalent position) of the **named insured** knew or had reason to know of such conduct by the employee.

This exclusion will apply separately to each **insured** and will not apply to any **insured** who did not commit, participate in, acquiesce to, or ratify such conduct committed by another **insured**.

License/royalties	18.	based upon or arising out of any actual or alleged obligation to pay any licensing fee or royalty.
Manufacture or design of goods/products	19.	based upon or arising out of any goods or products designed, manufactured, sold, handled, or distributed by you .
Misappropriation of funds	20.	based upon or arising out of the actual or alleged theft, misappropriation, commingling, or conversion of any funds, monies, assets, or property.
Network security	21.	<p>based upon or arising out of any actual or alleged failure of computer security, including but not limited to the:</p> <ul style="list-style-type: none"> a. transmission of malicious software such as a computer virus, worm, logic bomb, or Trojan horse; b. failure to prevent a denial of service attack; c. failure to prevent authorized access to any computer system, personally identifiable information, or confidential corporate information held or transmitted in any form; or d. failure to prevent damage to any third party digital asset.
Ownership of content	22.	based upon or arising out of any actual or alleged disputes with any of your present or former directors, officers, trustees, partners, joint venturers, employees, agents, or independent contractors concerning ownership of or the exercise of rights relating to content, material, or services supplied to you by any of them.
Patent/trade secret	23.	based upon or arising out of any actual or alleged infringement, use, disclosure, or misappropriation of any patent or trade secret.
Pollution/environmental	24.	based upon or arising out of any actual, alleged, or threatened discharge, dispersal, release, or escape of pollutants , including any direction or request to test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize pollutants .
Prior acts/notice/knowledge	25.	<p>based upon or arising out of any:</p> <ul style="list-style-type: none"> a. claim or potential claim that was the subject of any notice given under any other policy of which this policy is a renewal or replacement; b. claim or potential claim that was the subject of, or is related to, any prior or pending litigation, claim, written demand, arbitration, administrative or regulatory proceeding or investigation, or licensing proceeding that was filed or commenced against you and of which you had notice prior to the policy period; or c. other matter you had knowledge of prior to the policy period, and you had a reasonable basis to believe could result in a claim. <p>However, if this policy is a renewal or replacement of a previous policy we issued that provided materially identical coverage, and is part of an unbroken chain of successive policies issued by us, the policy period referred to in paragraphs b and c, above, will be the policy period of the first such policy we issued.</p>
Privacy	26.	based upon or arising out of any actual or alleged:

Digital Media Liability Coverage Part

	<ul style="list-style-type: none"> a. unauthorized acquisition, access, use, or disclosure of, improper collection or retention of, or failure to protect any non-public personally identifiable information or confidential corporate information that is in your care, custody, or control; or b. violation of any privacy law or consumer data protection law protecting against the use, collection, or disclosure of any information about a person or any confidential corporate information.
Privacy policy violations	<p>27. based upon or arising out of any actual or alleged:</p> <ul style="list-style-type: none"> a. failure to have or appropriately display a privacy policy; b. failure of your privacy policy to comply with any federal, state, local, or foreign statutes, ordinances, regulations, or other laws; c. breach of your privacy policy; or d. changing of the terms of your privacy policy.
Professional services	<p>28. based upon or arising out of your actual or alleged performance of or failure to perform professional services or any other services customarily provided by an architect, engineer, surveyor, physician, surgeon, dentist, or other healthcare provider, accountant, insurance agent/broker, investment advisor, securities broker/dealer, or attorney.</p>
Property damage	<p>29. based upon or arising out of any actual or alleged property damage.</p>
Repair/replace/recall	<p>30. based upon or arising out of any actual or alleged repair, upgrade, correction, recall, replacement, withdrawal, removal, or disposal costs incurred by you or others.</p>
Scareware	<p>31. based upon or arising out of any actual or alleged provision or transmission of Scareware, including but not limited to software that produces false or alarming warning messages.</p>
Sexual misconduct	<p>32. based upon or arising out of any actual, alleged, or threatened abuse, molestation, harassment, mistreatment, or maltreatment of a sexual nature, including the negligent employment, investigation, supervision, training, or retention of a person who commits such conduct, or the failure to report such conduct to the proper authorities.</p>
Software copyright	<p>33. based upon or arising out of any actual or alleged copyright infringement related to software or source code.</p>
Subsidiary outside control of named insured	<p>34. a. based upon or arising out of media activities or advertising of professional services performed by or on behalf of a past or present subsidiary while the named insured does not have majority ownership or management control of it; or</p> <p>b. made against a subsidiary or anyone acting on its behalf while the named insured does not have majority ownership or management control of it.</p>
Sweepstakes/gambling/lotteries	<p>35. based upon or arising out of any:</p> <ul style="list-style-type: none"> a. actual or alleged provision of any sweepstakes, gambling activities, or lotteries; or b. price discounts, prizes, awards, money, or valuable consideration given in excess of a total contracted or expected amount, including but not limited to over redemption or under redemption of coupons, discounts, awards, or prizes.
Unsolicited telemarketing	<p>36. based upon or arising out of any actual or alleged violation of any federal, state, local, or foreign statutes, ordinances, rules, or regulations relating to unsolicited telemarketing, solicitations, emails, faxes, text messages, or any other communications of any type or nature, including but not limited to the Telephone Consumer Protection Act, CAN-SPAM Act, or any "anti-spam" or "do-not-call" statutes, ordinances, rules, or regulations.</p>
Virtual currency	<p>37. based upon or arising out of any actual or alleged virtual currency, including but not limited to virtual goods exchanged in connection with an Internet game or virtual economy.</p>

Digital Media Liability Coverage Part

VII. Definitions

The following definitions apply to this Coverage Part. Additional definitions are contained in Section III. Who is an insured, and in the General Terms and Conditions, Section VI. Definitions applicable to all Coverage Parts.

Advertising

means the written, printed, online, digital, or electronic promotion of **your professional services**, by **you** or by anyone on **your** behalf acting under **your** control and at **your** specific direction, by broadcast, transmission, dissemination, telecast, cablecast, podcast, streaming, publication, republication, or by use of a website or social media.

Affiliate

means any person or entity related to any **insured** through common ownership, control, or management as follows:

1. any person or entity:
 - a. which wholly or partly owns, operates, controls, or manages the **named insured**;
 - b. which was operated, controlled, or managed by the **named insured**; or
 - c. in which any **insured** has an ownership interest of 15% or more, at anytime during or after the performance of the **media activities** or **your advertising of your professional services** giving rise to the **claim**; or
2. any entity for which any **insured** is an officer or director at the time the **claim** is made.

Affiliate does not include a **subsidiary**.

Bodily injury

means physical injury, sickness, disease, death, humiliation, mental injury, mental anguish, emotional distress, suffering, or shock sustained by a person.

Claim

means any written assertion of liability or any written demand for financial compensation or non-monetary relief.

Claim expenses

means the following sums incurred in excess of the **retention** and with **our** prior consent:

1. all reasonable and necessary fees, costs, and expenses (including the fees of attorneys and experts) incurred in the investigation, defense, or appeal of a **claim**; and
2. premiums on appeal bonds, attachment bonds, or similar bond, but **we** will have no obligation to apply for or furnish any such bonds.

Damages

means the following amounts incurred in excess of the **retention**:

1. a monetary judgment or monetary award that **you** are legally obligated to pay (including pre- or post-judgment interest and awards of claimant's attorney fees); or
2. a monetary settlement negotiated by **us** with **your** consent.

Damages includes punitive damages to the full extent they are insurable under the law of any applicable jurisdiction that most favors coverage.

Media activities

means the publication, broadcast, dissemination, or release of **media content** on **your** website or on a social media page owned or controlled by **you** and in connection with **your professional services**.

Media content

means the substance of any communication, including but not limited to language, data, facts, fiction, music, photographs, images, artistic expression, or visual or graphic materials, created by **you** or by anyone on **your** behalf.

Media content does not include:

1. the actual goods, products, or services described, depicted, illustrated, or displayed in any communication created by **you** or anyone on **your** behalf;
2. any content posted or created by any employee in their personal capacity for non-business purposes, whether or not such content is created during working hours or on **your** premises; or

Digital Media Liability Coverage Part

3. any reviews, messages, or posts to any website, social media platform, or account by a third party without **your** consent.

Pollutants

means any solid, liquid, gaseous, biological, radiological, or thermal irritant or contaminant, including smoke, vapor, asbestos, silica, dust, nanoparticles, fibers, soot, fumes, acids, alkalis, chemicals, nuclear materials, germs, mold, and waste. Waste includes, but is not limited to, materials to be recycled, reconditioned, or reclaimed.

Potential claim

means any acts, errors, or omissions of an **insured** or other circumstances reasonably likely to lead to a **claim** covered under this policy.

Professional services

means only those services identified as Covered Professional Services under the Digital Media Liability Coverage Part of the Declarations.

Property damage

means physical loss of, physical damage to, or destruction or loss of use of any tangible property.

Retention

means the amount stated as such under the Digital Media Liability Coverage Part of the Declarations.

Unfair practices

means unfair competition, deceptive business practices, or false designation of origin.

You, your, or insured

means a **named insured**, **subsidiary**, **employee**, or **acquired entity**, as defined in Section III. Who is an insured.

Endorsements

Endorsement 15

NAMED INSURED: Carebridge staffing network Inc

Music Exclusion

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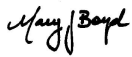
In consideration of the premium charged, and on the understanding this endorsement leaves all other terms, conditions, and exclusions unchanged, it is agreed the Digital Media Liability Coverage Part is amended as follows:

The following exclusion is added to the end of Section VI. Exclusions – What is not covered:

Music MU-1. based upon or arising out of any actual or alleged infringement of any intellectual property right in or use, disclosure, or misappropriation of music in any form.

Endorsement Effective: October 20, 2026

Policy No.: P107.457.282.1



By: Mary Boyd
(Appointed Representative)

Endorsement 16

NAMED INSURED: Carebridge staffing network Inc

New York Amendatory Endorsement

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In consideration of the premium charged, and on the understanding this endorsement leaves all other terms, conditions, and exclusions unchanged, it is agreed the Digital Media Liability Coverage Part is amended as follows:

I. The following is added to the end of Section II, Coverage enhancements:

Post –judgment	PI-A	Post-judgment interest that accrues after entry of judgment and before we have paid, offered to pay or deposited in court that part of judgment within any applicable limit of liability will be paid in addition to such limit of liability.
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II. The Defense provision in Section IV. Defense and settlement of claims is modified to the extent necessary to provide the following:

You will have the option to: (1) assist in the selection of a defense attorney or to consent to **our** choice of defense attorney, which consent will not be unreasonably withheld; (2) participate in, and assist in the direction of, the defense of any **claim**, and (3) consent to a settlement, which consent will not be unreasonably withheld.

III. Section V. Your obligations is modified to the extent necessary to provide the following:

Failure to timely give notice of a **claim** made by the **insured**, an injured person or any other claimant will not invalidate coverage for such **claim** unless the failure to do so has prejudiced **us**. In the event that **we** allege that we were prejudiced as a result of failure to give notice within the time required under the policy, the burden of proof will be on:

- A. **us** to prove that **we** have been prejudiced, if the notice was provided within 2 years of the time required on the policy; or
- B. the **insured**, injured person or other claimant to prove that **we** have not been prejudiced, if the notice was provided more than 2 years after the time required under the policy.

Our rights will not be deemed prejudiced unless the failure to timely provide notice materially impairs **our** ability to investigate or defend the **claim**.

Notwithstanding the above, an irrebuttable presumption of prejudice will apply if, prior to the notice, **our** liability has been determined by a court of competent jurisdiction or by a binding arbitration; or if **we** have resolved the **claim** by settlement or other compromise.

Notwithstanding the foregoing, coverage may not be invalidated if it will be shown not to have been reasonably possible to give notice within the prescribed time and that notice was given as soon as was reasonably possible thereafter.

Notice given by or on **our** behalf, or written notice by or on behalf of the injured party or any other claimant, to any of **our** licensed agents in the state of New York, with particulars sufficient to identify **you**, will be deemed notice to **us**.

IV. The Intentional acts exclusion in Section VI. Exclusions – What is not covered is deleted in its entirety and replaced by the following:

based upon or arising out of any actual or alleged fraud, dishonesty, criminal conduct, or any knowing wrongful, malicious, or intentional acts or omissions

V. In Section VII. Definitions, "Damages" is deleted in its entirety and replaced by the following:

Damages means the following amounts incurred in excess of the **retention**

- 1. a monetary judgment or monetary award that **you** are legally obligated to pay (including pre -judgment interest and awards of claimant's attorney fees); or

Endorsement 16

NAMED INSURED: Carebridge staffing network Inc

New York Amendatory Endorsement

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2. a monetary settlement negotiated by **us** with **your** consent.

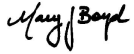
Damages does not include punitive damages.

VI. The definition of Pollutants is deleted in its entirety and replaced by the following:

Pollutants Means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapour, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

Endorsement Effective: October 20, 2026

Policy No.: P107.457.282.1



By: Mary Boyd
(Appointed Representative)

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NAMED INSURED: Carebridge staffing network Inc

Absolute Opioid Exclusion Endorsement

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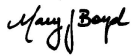
In consideration of the premium charged, and on the understanding this endorsement leaves all other terms, conditions, and exclusions unchanged, it is agreed the Digital Media Liability Coverage Part is amended as follows:

The following exclusion is added to the end of Section VI. Exclusions – What is not covered:

Opioids OP-1. based upon or arising out of any **advertising** or **media activities** involving in any way any opioid, opioid product, or product derived from opium or opiates, including but not limited to any liability arising out of the use, sale, promotion, manufacture, distribution, delivery, transport, handling, labeling, design, transfer, or possession of any opioid, opioid product, or product derived from opium or opiates.

Endorsement Effective: October 20, 2026

Policy No.: P107.457.282.1



By: Mary Boyd
(Appointed Representative)



NOTICE TO NEW YORK INSURED

NY Regulation 121 – Claims-Made Policies

NEW YORK POLICYHOLDER NOTICE – ADDENDUM TO THE APPLICATION

The following notice is being provided in accordance with New York Law:

THIS POLICY CONTAINS COVERAGE THAT IS WRITTEN ON A CLAIMS-MADE BASIS.

WITH RESPECT TO SUCH COVERAGE, THIS POLICY DOES NOT APPLY TO CLAIMS ARISING OUT OF INCIDENTS, OCCURRENCES, BREACHES, DATA BREACHES OR ALLEGED WRONGFUL ACTS WHICH TOOK PLACE PRIOR TO THE APPLICABLE RETROACTIVE DATE (IF ANY).

SUCH CLAIMS-MADE COVERAGE APPLIES ONLY TO THOSE CLAIMS ACTUALLY MADE AGAINST THE INSURED WHILE THE POLICY REMAINS IN EFFECT. ALL COVERAGE PROVIDED ON A CLAIMS-MADE BASIS UNDER THIS POLICY CEASES UPON TERMINATION OF THE POLICY, EXCEPT COVERAGE FOR CLAIMS MADE DURING THE AUTOMATIC EXTENSION PERIOD OR DURING ONE OF THE OPTIONAL EXTENSION PERIODS, IF PURCHASED.

THE NATURE OF CLAIMS-MADE COVERAGE IS SUCH THAT DURING THE FIRST SEVERAL YEARS OF CONTINUING CLAIMS-MADE COVERAGE, CLAIMS-MADE PREMIUMS ARE COMPARATIVELY LOWER THAN OCCURRENCE COVERAGE PREMIUM. AN INSURED CAN EXPECT SUBSTANTIAL ANNUAL PREMIUM INCREASES, INDEPENDENT OF OVERALL RATE LEVEL INCREASES, UNTIL THE CLAIMS-MADE RELATIONSHIP REACHES MATURITY.

THE FOLLOWING EXTENSION PERIODS ARE AVAILABLE UPON TERMINATION OF COVERAGE:

Extended Reporting Period
60 Day Automatic Extension Period
1 Year Optional Extension Period
2 Year Optional Extension Period
3 Year Optional Extension Period

POTENTIAL COVERAGE GAPS MAY ARISE UPON EXPIRATION OF THE EXTENSION PERIODS.