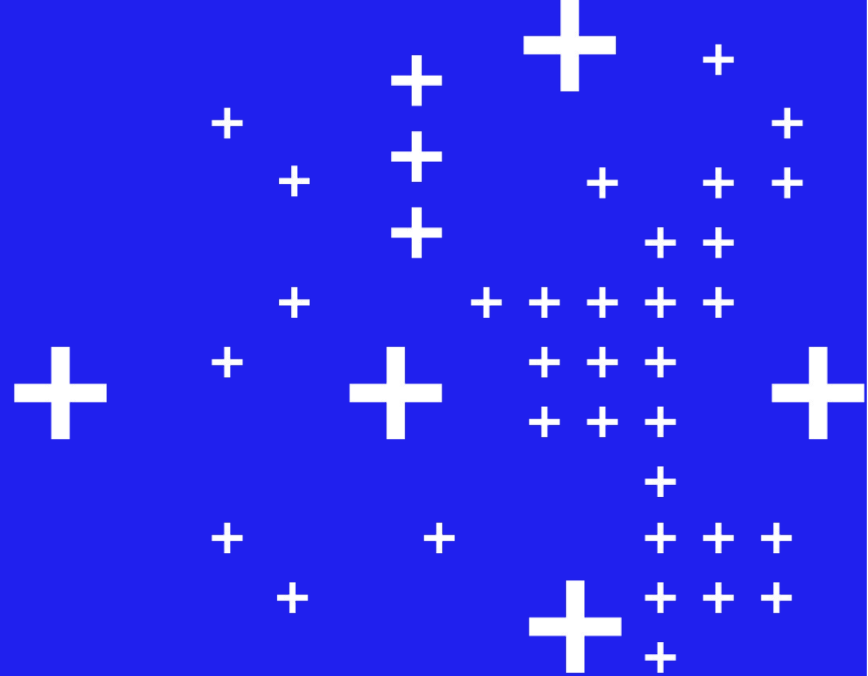




Tech E&O



Technology and Cyber Insurance Quote



Enhanced Security with At-Bay Stance

You run your business — we'll watch your back



At-Bay Stance™ is a managed risk solution for keeping digital risk at bay. It combines mission-critical products and services that reduce cyber risk by centralizing and prioritizing threats.

Our security team is your security partner: a force multiplier that helps you build the right security, monitors your digital risk, alerts you to issues, and minimizes your exposure.

At-Bay policyholders are

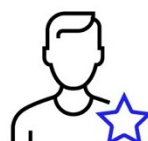
5X less likely

than the industry average to experience a ransomware attack.¹



At-Bay Stance Exposure Manager

helps you stay ahead of cyber risk through an easy-to-use dashboard and proactive scans that identify a range of cyber exposures. We alert you when action should be taken and provide clear instructions on what to do.



At-Bay Stance Managed Security

provides access to on-demand experts who advise on a breadth of security services, including vulnerability management, endpoint protection, email security, access controls, security education & training, and resilience.

Access to At-Bay Stance Exposure Manager and Managed Security is available to policyholders via the “Embedded Security” fee and the corresponding endorsement.

InsurSec: Insurance that helps make your business safer

Our comprehensive approach to insurance and security — InsurSec — also includes:

- **At-Bay Response & Recovery:** We've added an in-house Response & Recovery team to our incident response panel, expanding your options to help you get back on your feet ASAP in the event of a breach.²
- **Security Partner Program:** At-Bay policyholders get access to exclusive discounts on the software and services that we've identified as most effective at reducing risk.

This document is intended for information purposes only and does not modify or invalidate any of the provisions, exclusions, terms or conditions of the policy and endorsements. For specific terms and conditions, please refer to the coverage form. At-Bay Insurance Services LLC is a licensed insurance agency and surplus lines broker in all fifty states and the District of Columbia.

¹ Frequency Based on Primary and Excess Cyber and Tech Errors & Omissions losses reported and exposure earned through 9/30/2022, evaluated as of 10/1/2022, and 2020-2021 industry analysis.

² The Response & Recovery team is an affiliate of At-Bay Insurance Services, LLC. As with all panel vendors, you must follow the requirements and procedures set forth in your Policy.

Technology & Cyber Insurance Quote

Insurance coverage underwritten by Trisura Specialty Insurance Company | 210 Park Avenue, Suite 1300, Oklahoma City, OK, 73102-5636

This Technology & Cyber Insurance Quote is issued and delivered as surplus lines coverage pursuant to applicable surplus lines statutes. The surplus lines broker responsible for placement of this coverage is responsible for compliance with applicable surplus lines laws and regulations including completion of any declarations/affidavits and payment of any taxes.

Quote Number:	1001599343
Quote Issuance Date:	08/01/2023
Quote Expiration Date:	09/15/2023
Home State:	CA
Licensed Surplus Lines Producer:	AmWins Brokerage of Colorado, Inc. 4600 South Syracuse Street, 9th Floor Denver, CO80237

This Technology & Cyber Insurance Quote proposes a **Policy** with coverage as follows:

ITEM 1: Named Insured:	Open Research Institute
DBA:	Not Applicable
	3525 Del Mar Heights Road
	San Diego, CA92130
ITEM 2: Policy Period:	
Effective Date:	08/15/2023 at 12:01 AM local time of the Named Insured
Expiration Date:	08/15/2024 at 12:01 AM local time of the Named Insured
ITEM 3: Policy Premium:	\$7,527.00
Embedded Security:	\$50.00
Total:	\$7,577.00
ITEM 4: Aggregate Limit of Insurance:	\$1,000,000.
ITEM 5: Notice of Claim or Cyber Event:	claims@at-bay.com
	At-Bay Insurance Services, LLC
	1 Post Street, 14th Floor
	San Francisco, California 94104

If the amount for ITEM 3, Embedded Security is displayed as "N/A", there is no charge and no **Embedded Security** applicable to this **Policy**. **Embedded Security** includes access to At-Bay Stance™ Exposure Manager and At-Bay Stance™ Managed Security as described in the Embedded Security endorsement.

ITEM 6: Insuring Agreements, Sub-Limits of Insurance, and **Retentions** included:

TECHNOLOGY INSURANCE

Insuring Agreements:	Inclusion:	Sub-Limits of Insurance:	Retentions:
T. Technology			
T.1. Technology Liability	Included	\$1,000,000.	\$2,500.

If any Inclusion field for an Insuring Agreement is displayed as "Not Included", there is no coverage for such Insuring Agreement.

CYBER INSURANCE

Insuring Agreements:	Inclusion:	Sub-Limits of Insurance:	Retentions:
A. Information Privacy			
A.1. Information Privacy Liability	Included	\$1,000,000.	\$2,500.
A.2. Regulatory Liability	Included	\$1,000,000.	\$2,500.
A.3. Event Response and Management	Included	\$1,000,000.	\$2,500.
A.4. PCI-DSS Liability	Included	\$1,000,000.	\$2,500.
B. Network Security			
B.1. Network Security Liability	Included	\$1,000,000.	\$2,500.
B.2. Event Response and Recovery	Included	\$1,000,000.	\$2,500.
C. Business Interruption			
C.1. Direct Business Interruption	Included	\$1,000,000.	\$2,500.
C.2. Contingent Business Interruption	Included	\$1,000,000.	\$2,500.
D. Cyber Extortion			
D.1. Cyber Extortion	Included	\$1,000,000.	\$2,500.
E. Financial Fraud			
E.1. Social Engineering	Included	\$100,000.	\$2,500.
E.2. Computer Fraud	Included	\$100,000.	\$2,500.

ITEM 6: Continued

Insuring Agreement:	Inclusion:	Sub-Limit of Insurance:	Retention:
F. Media Content			
F.1. Media Liability	Included	\$1,000,000.	\$2,500.
F.2. Media Event Response	Included	\$1,000,000.	\$2,500.
G. Reputational Harm			
G.1. Reputational Harm	Included	\$1,000,000.	\$2,500.

If, in ITEM 6 Continued, any Inclusion field for an Insuring Agreement is displayed as "Not Included", there is no coverage for such Insuring Agreement.

Reputational Harm Indemnity Period:
180 days.

System Failure Enhancement to Business Interruption Insuring Agreements I.C.1. and I.C.2.

System Failure Policy Form:	Inclusion:
Contingent and Direct System Failure:	Included
System Failure Coverage Details:	Value:
Direct System Failure Limit:	\$1,000,000.
Contingent System Failure Limit:	\$1,000,000.
System Failure Waiting Period:	8 hours.

If the Inclusion field for the Contingent and Direct System Failure **Policy** Form is displayed as "Not Included," it is not included as part of this **Policy**.

Ransomware Event Coverage Details:	Value:
Ransomware Event Sub-Limit Endorsement	
Ransomware Sublimit	N/A

If the Value field for the Ransomware Sublimit is displayed as "N/A" there is no sublimit applicable for such coverage.

ITEM 7: Claims Made Dates:

Claims Made Dates:	Date:
Technology Retroactive Date:	Inception
Cyber & Media Retroactive Date:	Not Applicable
Continuity Date:	08/15/2023
Prior and Pending Litigation Date:	08/15/2023

ITEM 8: **Policy** Forms:

Form Title:	Form Identification:	Form Edition Date:
Technology & Cyber Insurance Policy Declarations	AB-TEO-000	05/2023
Technology & Cyber Insurance Policy	AB-TEO-001.1	04/2022
Terrorism Risk Insurance Act Disclosure	AB-CYB-002	03/2022
Service of Process Endorsement	AB-CYB-029.1	05/2022
Reputational Harm Insuring Agreement	AB-CYB-034	03/2022
AmWINS Amendatory Endorsement	AB-CYB-AMWINS-002	03/2022
California Punitive Damages Amendatory Endorsement	AB-CYB-CA	03/2022
PCI-DSS Betterment Coverage (\$25,000)	AB-CYB-081	03/2022
Contingent Bodily Injury Coverage (Sub-Limit)	AB-CYB-068	03/2022
Invoice Manipulation Coverage	AB-CYB-059	03/2022
Funds Transfer Fraud Coverage	AB-CYB-061	03/2022
CryptoJacking & Utility Coverage (Full Limits)	AB-CYB-067	03/2022
Breach Costs Outside (Additional Limit)	AB-CYB-069	03/2022
OFAC Exclusion Endorsement	AB-CYB-095	03/2022
Amendment to Pollution and Nuclear, Biological, and Chemical Contamination Exclusions Endorsement	AB-CYB-097	03/2022
Biometric Privacy Violation Exclusion	AB-CYB-098	03/2022
Amended Government Action & Licensing Exclusion	AB-TEO-107	03/2022

Business Interruption Waiting Period Endorsement	AB-CYB-084	05/2023
Contingent and Direct System Failure (for use with Business Interruption Waiting Period Endorsement)	AB-CYB-085	05/2023
Embedded Security Endorsement	AB-CYB-111	05/2023

Contingencies:

This Technology & Cyber Insurance Quote is contingent upon the acceptable underwriting review of the following information prior to the Quote Expiration Date.

Prior to binding:

1. A signed and dated version of a pre-populated At-Bay Application (Available for download on your At-Bay Broker Platform Account). Application to be signed and dated by a member of the control group no more than 45 days before a bind is requested.


(NOTE: The Underwriters did not have all the information needed to quote this account, assumptions were made about the applicants risk's controls, security and loss history.

The Underwriters reserve the right to amend or revoke terms). In addition, the name and email address of at least one representative of the insured, for At-Bay's security monitoring communications.

Post binding:

1. Not Applicable

Authorized Signature: Trisura Specialty Insurance Company

	
<p>Michael Beasley CEO</p>	<p>Paul Kopecky COO</p>

In witness whereof, Trisura Specialty Insurance Company has caused this Quote to be signed by its authorized officers.

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties.

This Technology & Cyber Insurance Quote is based upon information on file as of the Quote Issuance Date and time of its issuance. There is no insurance in effect as a result of the issuance of this document. We retain the right to make changes to the insurance coverage offered in this Technology & Cyber Insurance Quote due to any additional information or changes of information with respect to the **Insured** or otherwise [or for any other reason] between the Quote Issuance Date and time of its issuance, and the binding of the insurance **Policy**. An order of acceptance must be received by us prior to the Quote Expiration Date of this Technology & Cyber Insurance Quote for the insurance to be effective. Our offer to insure the **Named Insured** and all other **Insureds** shall be considered null and void and is rescinded on the Quote Expiration Date unless an order of acceptance is received by us prior to such date.

Any findings and reports provided to the Applicant [the **Named Insured** and all other **Insureds**] with this Technology & Cyber Insurance Quote or at any other time are illustrative and are intended for educational purposes only. They are not intended to predict insurable costs and have no bearing on any insurance **Policy**, provided by At-Bay Insurance Services LLC or any other insurance producer or insurer. Actual costs and expenses resulting from data breaches or similar incidents may vary based on factors not reflected in such findings and reports, as well as different variables not included therein.

This Technology & Cyber Insurance Quote and any findings and reports provided to the Applicant [the **Named Insured** and all other **Insureds**] are subject to the terms and conditions found at www.at-bay.com, including, without limitation, the Disclaimer of Warranties, Limitation of Liability, and Exclusion of Damages provisions contained therein.