



## CYBER LIABILITY

THE COVERHOLDER	Pormpuraaw Aboriginal Shire Council		
PERIOD OF PROTECTION	From: 30 June 2025 at 4 PM Local Time (QLD) To: 30 June 2026 at 4 PM Local Time (QLD)		
MEMBER REFERENCE	PORMPU000139		
PROTECTION WORDING	LGM Liability Cyber Liability Protection Wording V1.20250630		
LIMIT OF LIABILITY	<div><div><div>First Party Covering Clauses</div><div>Incident response</div><div>Business interruption</div><div>Data and systems recovery</div><div>Cyber extortion</div></div><div><div>Full cover limit</div><div>Full cover limit</div><div>Full cover limit</div><div>Full cover limit</div></div></div> <div><div><div>Third Party Covering Clauses</div><div>Privacy and network security liability</div><div>Media liability</div></div><div><div>Full cover limit</div><div>Full cover limit</div></div></div> <div><div><div>Coverage Extensions</div><div>Emergency incident response</div><div>Betterment costs</div><div>Cyber crime</div><div>Reward expenses</div><div>Telecommunication fraud</div><div>IT Hardware Replacement</div></div><div><div>\$100,000</div><div>\$100,000</div><div>\$250,000</div><div>\$250,000</div><div>\$250,000</div><div>\$500,000</div></div></div> <div><div><div>Sub-limited Coverage Extensions for Limited Impact Events</div><div>Consumer redress fund</div><div>Payment card loss</div><div>Regulatory fines</div><div>Ransomware coinsurance</div><div>Neglected software exploit coinsurance</div><div>Limit of liability</div><div>Coinsurance</div></div><div><div>Full cover limit</div><div>Nil (if not compliant) / Full cover limit</div><div>Full cover limit</div><div>0%</div><div></div><div>Full cover limit</div><div>0%</div></div></div> <div><div><div>Sub-limited Coverage Extensions for Widespread Events</div><div>Widespread severe known vulnerability exploit</div><div>Widespread software supply chain exploit</div><div>Widespread severe zero day exploit</div><div>All other widespread events</div><div>Limit of liability</div><div>Deductible / excess</div><div>Coinsurance</div></div><div><div></div><div></div><div></div><div></div><div>Full cover limit</div><div>As specified below</div><div>0%</div></div></div>		
AGGREGATE LIMIT OF LIABILITY	\$5,000,000 for all covering clauses		
AUTOMATIC REINSTATEMENT	Yes		



<b>DEDUCTIBLE</b>	Business interruption All other	8 Hours \$15,000
<b>PERIOD OF BUSINESS INTERRUPTION</b>	6 months	
<b>GEOGRAPHICAL SCOPE</b>	Worldwide	
<b>JURISDICTIONAL SCOPE</b>	Worldwide	
<b>GOVERNING LAW</b>	Commonwealth of Australia	
<b>CONTINUITY DATE</b>	Per expiry for ongoing Members, inception date for new Members	
<b>ENDORSEMENTS</b>	a. Incident Response Endorsement b. Reasonably Suspected Endorsement c. Emergency Incident Response Endorsement d. Professional Services Firm – Business Interruption Calculation Change Endorsement e. Reputational Harm Endorsement – Nil Sub-Limit – Full Limit f. Councils Group Programme Pool Endorsement g. IT Hardware Endorsement h. Widespread Event Endorsement – Nil Sub-Limit – Full Limit i. Ransomware Coinsurance – Nil Coinsurance – Full Limit	
<b>REMARKS</b>	Please note that this cover is provided on a claims made basis. This means that claims or possible claims must be notified to LGM Liability during the currency of the cover.	