2025-26 SAFER CYBER PROGRAM UPDATES

SAFER

Building The Most Effective Cyber Risk Management Program In The Pooled Insurance Industry.

Major Updates

- **Increased** Sublimits
- **Decreased** Deductibles
- Optional Excess Cyber Policy
- Expanded Risk Management

Coming Soon

- New Cyber Awareness Toolkit for Cyber Awareness Month
- SAFER Cyber 6 Playbook
- Updated SafeSchools Content
- K-12 and CCD Policy Templates
- K-12 IT Committee
- CCD IT Committee (Launched!)

Core Cyber

Carrier: Berkley Assurance Company
Program Limits:
- Aggregate: Up to $12M
- Single Event: $5M Occurrence / $10M Aggregate

Member Limits:
- $4M per Occurrence/Aggregate

Sublimits:
- $2M per Occurrence/Aggregate
  - Ransomware/Extortion, Contingent Business Interruption, Reputation Risk
- $500K per Occurrence/Aggregate
  - Social Engineering, Cyber Crime
- $250K per Occurrence/Aggregate
  - Invoice Fraud, Cryptojacking, Telecommunication Fraud, Data Protection Regulation

Deductibles:
- K-12 <9K ADA: $25K (from $35K)
- K-12 >9K ADA: $35K (from $50K)
- CCDs: $100K (from $125K)

Optional Excess Cyber

Carrier: AIG Specialty Insurance Co.
Program Limits:
- Aggregate: Up to $840M
- Single Event: $25M Occurrence/$50M Aggregate

Member Limits:
- $2M per Occurrence/Aggregate
  - $2M dedicated to each purchasing member

Sublimits:
- $1M per Occurrence/Aggregate
  - Ransomware/Extortion, Contingent Business Interruption, Reputation Risk
- $250K per Occurrence/Aggregate
  - Social Engineering, Cyber Crime
- $125K per Occurrence/Aggregate
  - Invoice Fraud, Cryptojacking, Telecommunication Fraud, Data Protection Regulation

Expanded Services

- Unlimited Cyber Risk Assessments
- Live Cyber Resilience Trainings for Cabinet and Administration
- Written Policies and Procedures Toolkit
- Incident Response Plan Template
- Updated SafeSchools Content
- SAFER Cyber 6 Playbook
- Dark Web Exposure Analysis

- Large Vendor Risk Assessments
- vCISO Coaching Sessions
- Virtual Tabletop Exercises
- Incident Readiness Reviews
- Large RFP Reviews
- External Attack Surface Assessment
- Web Application Scans
- Ransomware Risk Assessments

Questions?
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