

We included below your Cowbell Factors rating which gives you visibility into your security posture, how you compare to peers, and where to improve your security. Cowbell's platform assesses your threats and risk exposure using Cowbell Factors and automatically tailors the coverage offered to your specific business needs. Scores range from 0 to 100, 100 being the highest and representing the lowest level of risk.

### AGGREGATE COWBELL FACTORS

**63** **COMPANY AGGREGATE**  
St. John the Baptist Parish School Board

Average of all the various Cowbell Factors for this company. This score ranges from 0 to 100, 100 being the highest. A company with a score of 85 represents less risk than one with a score of 64. This ACF is a good metric to benchmark a company against peers, but it is not used for underwriting.

**56** **INDUSTRY AGGREGATE (611699)**  
Educational Services, All Other Miscellaneous Schools and Instructi

Measures an industry overall cyber risk factor. This is calculated from the pool of organizations in the Cowbell database for the specific industry. This score ranges from 0 to 100, 100 being the best. An industry with a score of 80 represents less risk than one with a score of 56.

### INDIVIDUAL COWBELL FACTORS

**66** **NETWORK SECURITY**

Measures the strength of the organization's network infrastructure and whether security best practices are deployed such as use of encryption, secure protocols, patching frequency, and use of threat mitigation tools. This factor also checks for vulnerabilities, malware, misconfigurations and other weaknesses.

**64** **FUNDS TRANSFER**

This factor tracks risk markers related to hacking of email and phishing that commonly leads to nefarious activities such as funds transfer.

**66** **CLOUD SECURITY**

Measures the strength of an organization's cloud security based on its security practices and footprint on commonly used public clouds and cloud storage (i.e. AWS, Azure, GCP, Box). This factor incorporates configuration for security best practices such as the use of multi-factor authentication.

**60** **CYBER EXTORTION**

Measure of an organization's potential exposure to extortion related attacks such as ransomware. This factor shares some data sources with network security and endpoint security presence of malware on the network, patching cadence, use of encryption and more.

**68** **ENDPOINT SECURITY**

Measure of endpoints preparedness (servers, mobile devices, IoT endpoints) towards cyberattacks. This factor incorporates the number of endpoints as well as the level of security hygiene applied to them - patching cadence and presence of vulnerabilities or malware.

**63** **COMPLIANCE**

Measures an organization's level of compliance to security standards such as CIS (Center of Internet Security) benchmarks, NIST CSF (Cyber Security Framework), CSC-20 (Critical Security Controls), HIPAA, PCI, EU GDPR and CCPA (future).

**51** **DARK INTELLIGENCE**

Measure of an organization's exposure to the darknet, taking into account the type and volume of data exposed and its value for criminal activity (examples: stolen credentials, PII).



## Cowbell Cyber Coverages - Prime 100



### SECURITY BREACH EXPENSE

Coverage for losses and expenses directly associated with recovery activities in the aftermath of a cyber incident. This can include investigation and forensic services, notification to customers, call center services, overtime salaries, post-event monitoring services such as credit monitoring for impacted customers and more.



### SECURITY BREACH LIABILITY

Coverage for third party liability directly due to a cyber incident and that the insured becomes legally obligated to pay. This includes defense expenses, compensatory damages, and settlement amounts, and fines or penalties assessed against the insured by a regulatory agency or government entity, or for non-compliance with the Payment Card Industry Data Security Standards.



### RESTORATION OF ELECTRONIC DATA

Coverage for the costs to replace or restore electronic data or computer programs in the aftermath of an incident. This can also include the cost of data entry, reprogramming and computer consultation services to restore lost assets.



### EXTORTION THREATS

Coverage for loss resulting from an extortion threat that is discovered during the policy period. This can include approved firms and resources that determine the validity and severity of threat, interest costs associated with borrowing for the ransom demand, reward payment that leads to conviction and arrest of party responsible, the ransom payment and other reasonable expenses.



### PUBLIC RELATIONS EXPENSE

Coverage for the fees and costs to restore reputation in response to negative publicity following a cyber incident or a security breach. This includes, for example, the fees associated with the hiring of a public relations firm that handles external communications related to the breach.



### COMPUTER AND FUNDS TRANSFER FRAUD

Coverage for the losses due to a fraudulent computer operation that causes money (or other property) to be transferred from an insured's account. This also covers losses incurred by a fraudulent instruction directing a financial institution to debit money from the insured's transfer account.



### BUSINESS INCOME AND EXTRA EXPENSE

Coverage for the losses and costs associated with the inability to conduct business due to a cyber incident or an extortion threat. Business income includes net income that would have been earned or incurred. Note that business interruptions due to system failure or voluntary shutdown are not covered.



### SOCIAL ENGINEERING

Coverage for a loss resulting from a social engineering incident where the insured is intentionally misled to transfer money to a person, place or account directly from good faith reliance upon an instruction transmitted via email by an imposter. A documented verification procedure requirement needs to have been completed in order to be provided coverage.



### RANSOM PAYMENTS

Coverage for the reimbursement of the monetary value of any ransom payment made by the insured to a third party in response to a ransom demand to resolve an extortion threat.



### HARDWARE REPLACEMENT COSTS

Coverage for the cost to replace computers or any associated devices or equipment operated by the insured that are unable to function as intended due to corruption or destruction of software or firmware, resulting from a cyber incident.



### TELECOMMUNICATIONS FRAUD

Coverage for the cost of unauthorized calls or unauthorized use of the insured's telephone system's bandwidth, including but not limited to phone bills.



### POST BREACH REMEDIATION COVERAGE

Coverage for labor costs incurred to resolve vulnerabilities or weaknesses in the insured's computer system that are identified by an independent security firm after a cyber incident. Identified upgrades or improvements must reduce the probability or potential damage of a future incident to qualify.



### WEBSITE MEDIA LIABILITY

Coverage for a loss and defense expenses from intellectual property infringement, other than patent infringement, related to media content on the company website or its social media accounts only.





## Cowbell Cyber Insurance Quote - Prime 100

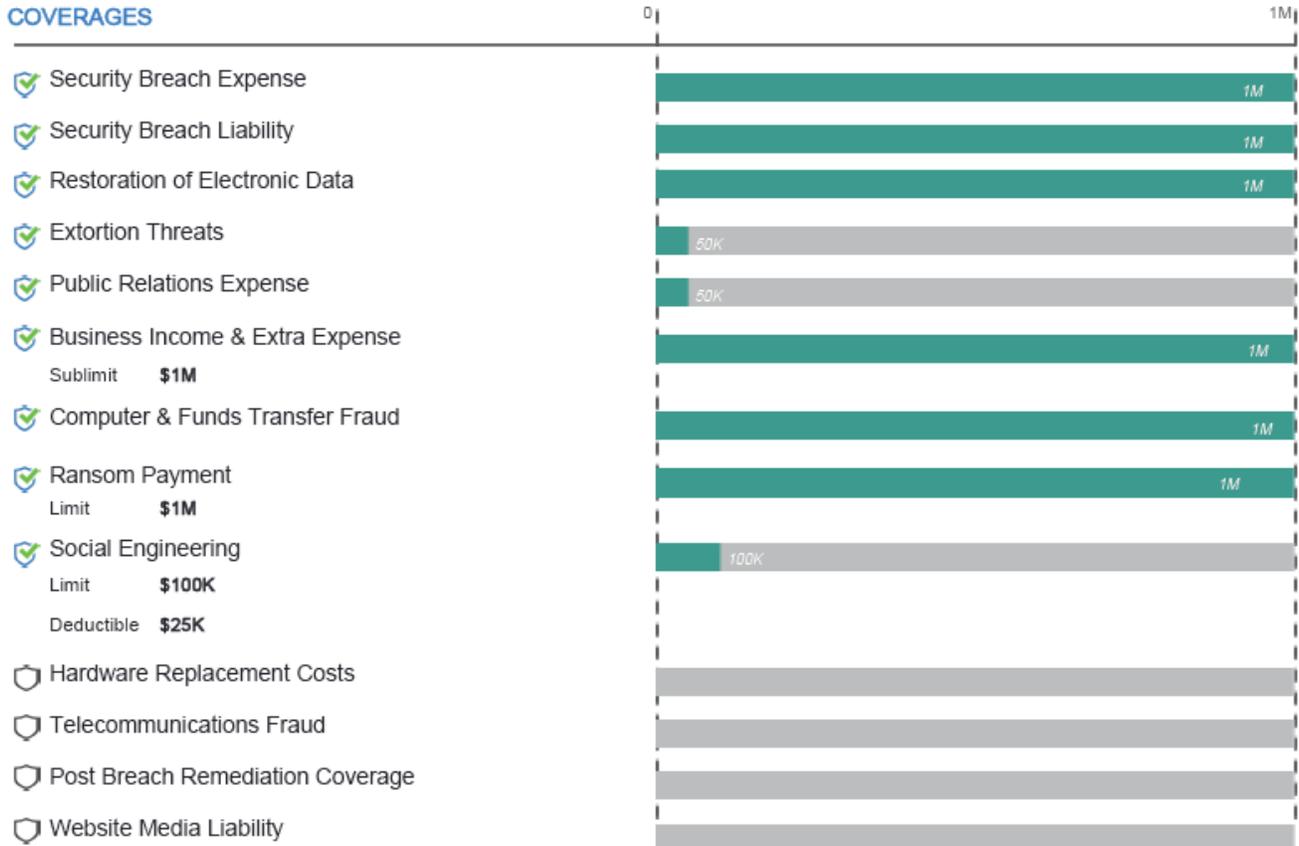
NAMED INSURED	<b>St. John the Baptist Parish School Board</b>	AGENCY NAME	<b>Maximum Independent</b> ...
REVENUE	<b>\$78,000,000.00</b>	QUOTE NUMBER	<b>QCB-100-ZGWVGMB7</b>
# OF EMPLOYEES	<b>900</b>		
YEAR ESTABLISHED	<b>1900</b>	EXPIRES ON	<b>2023-10-23 (12:01 AM)</b> Insured Local Time
INSURED STATE	<b>LA</b>		

Thank you for trusting Cowbell for your cyber coverage. Below is the detail of your quoted cyber policy based on the truthfulness and accuracy of the information provided to Cowbell in response to the questions on the insurance application entered into our underwriting system. After quote expiration date, underwriters generally reserve the right to revise the offered quotes. All quotes are subject to signed Cowbell application and confirmation of loss history.

### PROPOSED POLICY DETAILS

AGGREGATE LIMIT	<b>\$1,000,000</b>	POLICY PERIOD	<b>10/01/2023 to 10/01/2024</b>
DEDUCTIBLE	<b>\$25,000</b>	ESTIMATED ANNUAL PREMIUM	<b>\$27,447.00</b>
WAITING PERIOD	<b>6 Hrs</b>	BROKER FEES	<b>\$100.00</b>
RETROACTIVE PERIOD	<b>Full Prior Acts</b>	TOTAL AMOUNT	<b>\$27,547.00</b>

### COVERAGES





## Cowbell Cyber Insurance Quote - Prime 100

NAMED INSURED	St. John the Baptist Parish School Board	AGENCY NAME	Maximum Independent ...
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DEDUCTIBLE	\$25,000	ESTIMATED ANNUAL PREMIUM	\$24,263.00
WAITING PERIOD	12 Hrs	BROKER FEES	\$100.00
RETROACTIVE PERIOD	Full Prior Acts	TOTAL AMOUNT	\$24,363.00

### COVERAGES

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<input checked="" type="checkbox"/> Security Breach Expense	1M
<input checked="" type="checkbox"/> Security Breach Liability	1M
<input checked="" type="checkbox"/> Restoration of Electronic Data	1M
<input checked="" type="checkbox"/> Extortion Threats	50K
<input checked="" type="checkbox"/> Public Relations Expense	50K
<input checked="" type="checkbox"/> Business Income & Extra Expense Sublimit \$1M	1M
<input checked="" type="checkbox"/> Computer & Funds Transfer Fraud	1M
<input checked="" type="checkbox"/> Ransom Payment Limit \$1M	1M
<input checked="" type="checkbox"/> Social Engineering Limit \$100K Deductible \$25K	100K
<input type="checkbox"/> Hardware Replacement Costs	
<input type="checkbox"/> Telecommunications Fraud	
<input type="checkbox"/> Post Breach Remediation Coverage	
<input type="checkbox"/> Website Media Liability	

**Network Security & Privacy  
Liability  
Insurance Quote Cover Page**

September 8, 2023

Spinnaker Insurance Company quote attached

NAMED INSURED: **St. John the Baptist Parish School Board**  
**DBA:**  
118 West 10th Street  
Reserve, LA 70084

EFFECTIVE DATE: 10/1/2023 to 10/1/2024 Term: 366 Days

**Premium Summary**

PREMIUM:	Base Premium	\$27,447.00
	TRIA	See below TRIA Section
	Carrier Policy Fee	\$100.00
	<b>Total Due:</b>	<b>\$27,547.00</b>

Admitted in the state of: LA. Please notify Maximum if this is incorrect.

TERRORISM: **\$ additional premium, not including taxes for Terrorism according to Terrorism Risk Insurance Act**  
At time of binding this coverage must specifically be accepted or declined in writing. If a form is included with this quote, the form must be completed for binding.

MEP: Minimum Earned Premium, All Fees are 100% Fully Earned

DUE DATE: The Total Due as shown above is due to MAXIMUM **twenty (20) days from inception**. Producer guarantees the full payment due MAXIMUM of all premiums including deposit, earned, extension and adjustable premiums, fees, plus applicable state and local taxes, less commission, on every insurance contract bound or written for Producer. Producer shall be liable to MAXIMUM for the payment of all premiums, fees (including but not limited to collection and reinstatement fees) and taxes **whether or not collected by the Producer**.

TAXES: Not applicable - carrier is admitted.

FINANCE: Please use Maximum's corporate address for premium finance contracts –  
Maximum Independent Brokerage, LLC  
222 S Riverside Plaza, Suite 2340, Chicago, IL 60606  
Finance companies should reach us at: [maxib.com/contact/finance](http://maxib.com/contact/finance)

\*Please provide a copy of the Maximum binder to the finance company.

EXCISE TAXES: The premium indicated on this quotation may be subject to excise taxes. Under the terms of this quotation, unless specifically itemized above, the Insured is liable for and obligated to the filing and

payment of any excise taxes either itself or through its Retail Agent when applicable.

COMMISSION: 10%

ATTACHMENTS: Tax Forms (if applicable), Carrier Quotation

### Binding Requirements

The following items are required prior to binding (applicable if marked with an "X")

[ X ] Application - Signed & Dated

#### State Licensing Requirements

[ X ] **Maximum is not able to bind on behalf of unlicensed agents. A copy of the Individual Retail Producing Agent's LA license must be provided prior to binding.**

[ X ] You will be required to keep your license in good standing throughout the duration of this policy. Our operations team will request a renewal copy upon expiration.

### Conditions

- Please read this quotation carefully as terms quoted may not be consistent with the application. Insurance when effected shall be subject to all terms, conditions, and exclusions of policy (ies) which will be issued, and in the event of any inconsistency here within, the terms & provisions of such policy (ies) shall prevail.
- \* "Home State" is defined as the state where insured has its "principal place of business" (or "principal residence" for individuals). If 100% of insured risk is outside of principal place, then home state becomes state to which greatest percentage of insured's taxable premium for this policy is located. Agency is responsible for advising MAXIMUM of insured's Home State.
- Your agency must complete, provide & maintain all information required by Maximum's Appointment Packet before any binding requests will be accepted. Double brokering (where intermediary relationship(s) exist between appointed retailer and the insured) shall not be allowed without the express written consent of Maximum's executive management team.
- Additional layers related to this risk (primary &/or excess) cannot be bound with other parties without Maximum's permission.
- 30 Days NOC / 10 Days for Non-Payment of Premium
- No Flat Cancellations permitted
- Sample forms are available upon request. Do not assume forms, form versions or "follow form" coverage.
- Please do not assume pro rata calculations on Additions and Deletions. Additional and return premiums may be based on rates relating specifically to location state and/or exposure.
- Any fees, taxes and/or surcharges which carriers are required to collect on behalf of local jurisdictions are in addition to the policy premium shown. Fees, taxes and/or surcharges are to be determined and will be invoiced separately as they are incurred during the policy period.
- Please note that we do not review Certificates of Insurance issued by you, or by any other party, relating to this policy of insurance either for content or accuracy. It is your responsibility to see that any Certificate provides an accurate representation of the binder, coverage form and endorsements applicable to this policy at the time the Certificate is issued.
- Certificates of Insurance are never recognized as endorsements or policy change requests. You must submit a separate written request if an endorsement or policy change (including but not limited to adding additional insureds, loss payees, and mortgagees and/or alteration of notice requirements for cancellation) is requested. In the event a policy change is requested, the underwriter will advise if the request is acceptable to the Company.
- This quotation is not permission to bind coverage. No coverage is in effect until confirmed to MAXIMUM by the carrier(s).
- Quote Revision Comments: n/a

Pat O'Donoghue, Assistant Vice President

PROVIDED BY

Joseph Messina, President & CEO

AUTHORIZED BY

**QUOTATION VALID UNTIL 10/1/2023 OR 30 DAYS FROM TODAY, WHICHEVER IS SOONER.**

**If a request to bind is not received within this time, the quotation is invalid. This quote does not authorize backdating of coverage, and we must be advised prior to the effective date in order to bind coverage.**

**Network Security & Privacy  
Liability  
Insurance Quote Cover Page**

September 8, 2023

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