



October 14, 2015

Insurance Binder

To:

Account Number:	1047556
Account:	SKY INSURANCE TECHNOLOGIES
	531 S. Main Street
	Greenville, SC 29601

In care of:

Producer Contact:	Jeffrey H Haney
Producer:	ECM SOLUTIONS
	4000 PARK ROAD
	CHARLOTTE, NC 28209-0000
Licensed Producer:	Charles Alton

Chubb Contact:	Jessica Gooler
	(704)540-6632
	jgooler@chubb.com

Product:	ForeFront Portfolio 3.0SM
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Writing Company:	Federal Insurance Company
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Policy Form:	14-02-17270 (Ed. 12/2010)
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Assigned Policy Number:	8245-9989
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Policy Period:	From: October 13, 2015
	To: October 13, 2016
	At 12:01 A.M. local time at the address in Item 1.

Confirmation of Binding for:

General Terms and Conditions (Form 14-02-17270)

Endorsements: The titles and headings are for convenience only. Please refer to the policy and endorsements for a description of coverage.

10-02-1295(6/07 ed.)
14-02-17837(4/11 ed.)

Important Notice to Policyholders
South Carolina Amendatory Endorsement to the General Terms
and Conditions

Extended Reporting Period:

- (A) Additional Period: 1 year
- (B) Additional Premium: 100% of Annual Premium

CyberSecurity Coverage Part (Form 14-02-17276)

Maximum Aggregate Limit of Liability for this Coverage Part: \$1,000,000

<u>Insuring Clause:</u>	<u>Limit of Liability</u>	<u>Retention</u>
(A) Cyber Liability Coverage:	\$1,000,000	\$10,000

<u>Optional Insuring Clauses Applicable to this Coverage Part:</u>	<u>Limits of Liability</u>	<u>Retentions</u>
(B) Privacy Notification and Crisis Management Expenses Coverage:	\$500,000	\$10,000
(C) Reward Expenses Coverage:	\$25,000	\$5,000
(D) E-Business Interruption and Extra Expenses Coverage:	\$500,000	\$10,000
(E) E-Threat Expenses Coverage:	\$500,000	\$10,000
(F) E-Vandalism Expenses Coverage:	\$500,000	\$10,000

Pending or Prior Proceedings Date: October 13, 2015

Retroactive Date: October 13, 2015

Premium: \$3,703.00

Endorsements: The titles and headings are for convenience only. Please refer to the policy and endorsements for a description of coverage.

- 14-02-17204(4/14 ed.) Notice of Data Privacy and Security Cyber Loss Prevention Services
- 14-02-17302(7/13 ed.) PREMIER PRIVACY ENDORSEMENT
- 14-02-17303(5/15 ed.) REGULATORY ACTION ENDORSEMENT \$500,000 sublimit with \$10,000 retention
- 14-02-19616(11/12 ed.) LOSS PREVENTION CONSULTANT SERVICES ENDORSEMENT
- 14-02-19625(5/14 ed.) Unlawful Collection of Data Exclusion Endorsement
- 14-02-19733(1/13 ed.) AMEND REPORTING ENDORSEMENT
- 14-02-19886(4/13 ed.) AMEND DEFINITION OF APPLICATION ENDORSEMENT
- 14-02-19962(6/13 ed.) AMEND EXCLUSION B 6 ENDORSEMENT

POLICY INFORMATION

TOTAL POLICY PREMIUM: \$3,703.00
An invoice will be mailed to the insured outlining the premium and payment terms for this policy.

POLICY COMMISSION: 15.00%

BILLING TYPE: Direct Bill

Chubb Specialty Insurance	3440 Toringdon Way Suite 307 Charlotte, NC 28277	704.540.6700 Fax 704.540.6702
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Important

Term of Binder: From: 12:01 a.m. on October 13, 2015
 To: 12:01 a.m. on November 12, 2015

This Binder shall terminate automatically upon the expiration shown above, or upon the issuance of the policy, whichever occurs first. A short rate premium charge will be made for this Binder unless the Policy is issued by the Company and accepted by the entity referred to above.

The foregoing Binder for coverage is subject to modification or withdrawal by the Company if, before the proposed inception date, any new, corrected or updated information becomes known which relates to any proposed Insured's claims history or risk exposure or which could otherwise change the underwriting evaluation of any proposed Insured and the Company, in its sole discretion, determines that the terms of this Binder are no longer appropriate.

This Binder does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from offering or providing insurance. To the extent any such prohibitions apply, this binder is void ab initio

We appreciate the opportunity to be of service to you, and we look forward to receiving payment of the premium by the due date. Once coverage becomes effective, cancellation for non payment will be on a pro-rata basis.



OFFEREE DISCLOSURE NOTICE OF
TERRORISM INSURANCE COVERAGE
(new policies and renewals with no terrorism
exclusion or sublimit and no premium charge)

Insuring Company: Federal Insurance Company

You are hereby notified that, under the Terrorism Risk Insurance Act (the "Act") effective December 26, 2007, we are making available to you insurance for losses arising out of certain acts of terrorism. The policy you are purchasing already includes insurance for such acts. Terrorism is defined as any act certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States Mission; and to have been 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.

You should know that the insurance provided by your policy for losses caused by acts of terrorism is partially reimbursed by the United States under the formula set forth in the Act. Under this formula, the United States pays 85% of covered terrorism losses that exceed the statutorily established deductible to be paid by the insurance company providing the coverage. However, if aggregate insured losses attributable to terrorist acts certified under the Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

If aggregate insured losses attributable to terrorist acts certified under the Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

The portion of the offered policy's annual premium that is attributable to insurance for acts of terrorism is: \$ -0-.

If you have any questions about this notice, please contact your agent or broker.