



24/7 CLAIM REPORTING

In our continuing effort to provide you with excellent claim service, you may now report a claim and get claim assistance 24 hours a day/7 days a week.

For claim reporting, call toll free 1-888-875-5231 or visit USLI.COM and select the “report a claim” option.

For emergency claims requiring immediate assistance, please use the toll free option. Your call will be referred to a claims professional who will respond within an hour of your call with direction and assistance.

Thank you for placing your trust in our company. We pledge to work hard every day to earn and maintain that trust.



USLI.COM
888-523-5545



FREE PRIVACY BREACH RISK MANAGEMENT RESOURCES

When a privacy breach occurs, will you be prepared?



In 2015, according to the Identity Theft Resource Center, more than 783 breaches were reported and more than 675 million records were exposed. The eRisk Hub® portal, powered by NetDiligence®, is an effective way to combat privacy breaches and other types of cyber losses.

With your USLI policy, you will receive instructions on how to access the eRisk Hub® portal and begin using this benefit that is valued in excess of \$1,200 a year!

eRisk Hub® is the one-stop shop you need to become educated and prepared for a privacy breach. This FREE service is available to USLI policyholders.

Using proprietary tools anchored in proven risk management principals, NetDiligence® provides a full range of enterprise-level information security, e-risk insurability and regulatory compliance assessment and testing services. NetDiligence® supports and is endorsed by some of the world's largest network liability insurance underwriters.

HOW TO START USING THIS FREE OFFERING:

- Go to eriskhub.com/usli
- Click "Register Now" to set up a free account
- Create your own username and password; your access code is **08451**

Key Features of the eRisk Hub® Portal



Data Breach Calculators – Learn how to estimate the cost of a breach, notification costs and business interruption



Learning Center – Best practices articles, white papers and webinars from leading technical and legal experts. Highlighted topics include PCI compliance and social engineering



Security Training – Watch videos for best practices in security and privacy awareness or download a training guide



Risk Manager Tools – Assists you in managing your cyber risk, including a self-assessment, a sample website privacy policy and a tool for HIPAA compliance



eRisk Resources – A directory to quickly find external resources with expertise in pre and post-breach disciplines



Consultation – Breach Coach, HIPAA Coach and Security Coach available to assist you

MTK1562013

Renewal of Number

*** RENEWAL CERTIFICATE ***

United States Liability Insurance Company

1190 Devon Park Drive, Wayne, Pennsylvania 19087

A Member Company of United States Liability Insurance Group

POLICY DECLARATIONS

No. MTK1562013A

NAMED INSURED AND ADDRESS:

OPENAFS

4 OLD FARM RD

CARNEGIE, PA 15106

POLICY PERIOD: (MO. DAY YR.) From: 12/07/2018 To: 12/07/2019

12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE

FORM OF BUSINESS:

BUSINESS DESCRIPTION: Technology Professional Package

IN CONSIDERATION OF THE RENEWAL PREMIUM STATED BELOW, EXPIRING POLICY NUMBER MTK1562013 IS RENEWED FOR THE POLICY PERIOD STATED ABOVE. PLEASE ATTACH THIS RENEWAL CERTIFICATE TO YOUR EXPIRING POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED.

	PREMIUM
Businessowners Liability Coverage Part	\$300.00
Businessowners Property Coverage Part	Included
Technology Professional Liability Coverage Part	\$834.00
TOTAL:	\$1,134.00

Coverage Form(s) and Endorsement(s) made a part of this policy at time of issue

See Endorsement EOD (1/95)

Agent: RPS EXECUTIVE LINES (LOS ANGELES) (5244)
5900 Wilshire Boulevard, Suite 520
Los Angeles, CA 90036

Issued: 12/06/2018 11:42 AM

Broker:

By: 
Authorized Representative

UPC (08-07)

THESE DECLARATIONS TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE PART DECLARATIONS, COVERAGE PART COVERAGE FORM(S) AND FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.

- To Report a Loss
- Dial toll-free #1 (844)777-8323 or visit our
 - Website: <https://my.rpsins.com/claimsfnol>
 - Contact Insurer directly (see policy section)

EXTENSION OF DECLARATIONS

Policy No. MTK1562013A

Effective Date: 12/07/2018

12:01 AM STANDARD TIME

FORMS AND ENDORSEMENTS

The following forms apply to multiple coverage parts

<i>Endt#</i>	<i>Revised</i>	<i>Description of Endorsements</i>
BP 57	10/13	Businessowners Value Plus Endorsement
BP0003	01/10	Businessowners Coverage Form
BP0417	01/10	Employment-Related Practices Exclusion
BP-104	02/15	Exclusion Of Certified Acts Of Terrorism
BP-11	01/13	Exclusion-Fiduciary liability and financial Services
BP-134	06/09	Blanket Additional Insured
BP-15	07/04	Business Income And Extra Expense Limit
BP-152	01/13	Separation of Insureds Clarification Endorsement
BP-179	10/12	Amendment of Liquor Liability Exclusion
BP-48	05/16	Exclusion Asbestos, Lead Contamination, Absolute Pollution, Mold, Fungus, Bacteria, Virus And Organic Pathogen
BP-49	01/13	Absolute Exclusion For Pollution, Organic Pathogen, Silica, Asbestos And Lead
BP-7	05/04	Extension Of Coverage - "Bodily Injury" Arising Out Of Professional Services
BP-8	02/09	Limits Of Insurance Under Multiple Coverage Parts
BP-88	04/06	Expanded Definition Of Bodily Injury
BP-90	04/14	Who Is An Insured Clarification Endorsement
MTK-227	05/15	Intellectual Property Endorsement
MTK-263	08/14	Deletion Of Final Acceptance Exclusion
MTK-266	06/15	Privacy Expansion Endorsement
MTK-PA	10/09	Pennsylvania State Amendatory Endorsement Pre-Judgement Interest - Supplemental Payment
TRIADN	02/15	Policyholder Disclosure Notice of Terrorism Insurance Coverage
MTK Jacket	09/10	MicroTekPak Technology Professional Liability & Businessowners Package Policy Jacket

The following forms apply to Technology Professional Liability Coverage Part

<i>Endt#</i>	<i>Revised</i>	<i>Description of Endorsements</i>
MTK	02/09	Technology Professional Liability Coverage Form
MTK-210	11/07	Retroactive Date Endorsement
MTK-219	11/08	Limited Worldwide Coverage Territory Endorsement
MTK-236	11/07	Independent Contractors Endorsement
MTK-239	07/08	Professional Services Endorsement

Endorsements marked with an asterisk (*) have been added to this policy or have a new edition date and are attached with this certificate.

BUSINESSOWNERS PROPERTY COVERAGE PART DECLARATIONS

Policy No. MTK1562013A

Effective Date: 12/07/2018

12:01 AM STANDARD TIME

DESCRIPTION OF PREMISES

<i>Prem</i>	<i>Bldg</i>	<i>Location, Construction, Occupancy and Other Information</i>	<i>Territory</i>	<i>Fire Code</i>
1	1	5607 Beacon St, Pittsburgh, PA 15217	002	0702
		Description: Business Personal Property		
		Covered Causes of Loss: Special	Protection Class	0
		Construction: Unknown	Square Footage:	
		Special Deductible: None	Special Deductible Type:	

COVERAGES PROVIDED - INSURANCE AT THE DESCRIBED PREMISES APPLIES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN

<i>Prem</i>	<i>Bldg</i>	<i>Coverage</i>	<i>Limits of Insurance</i>	<i>Deductible</i>	<i>Valuation</i>	<i>Premium</i>
1	1	Business Income with Extra Expense	\$50,000	\$0		Included
1	1	Business Personal Property	\$25,000	\$500	RC	Included
1	1	Value Plus Endorsement	See Value Plus Endorsement	\$500		Included
MINIMUM PREMIUM FOR PROPERTY COVERAGE PART:						\$0
TOTAL PREMIUM FOR PROPERTY COVERAGE PART:						Included MP
MP - minimum premium						
+ Valuation: ACV - Actual Cash Value; RC - Replacement Cost; RC/ACV - Replacement Cost/ACV Roof FBV - Functional Building Value; AA - Agreed Amount; ALS - Actual Loss Sustained						

LOSS PAYABLE(S): NONE

Coverage Form(s)/Part(s) and Endorsement(s) made a part of this policy at time of issue:

See Endorsement EOD (01/95)

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

BUSINESSOWNERS GENERAL LIABILITY COVERAGE PART DECLARATIONSPolicy No. **MTK1562013A**Effective Date: 12/07/2018
12:01 AM STANDARD TIME**LIMITS OF INSURANCE**

Liability and Medical Expenses	\$1,000,000
Medical Expense (per person)	\$10,000
Damages To Premises Rented To You (Any One Premises)	\$300,000

An Aggregate Limit of Liability applies to this Coverage as defined in SECTION II - LIABILITY, paragraph D.4. of the Businessowners Coverage Form.

LIABILITY DEDUCTIBLE **\$0****LOCATIONS OF ALL PREMISES YOU OWN, RENT OR OCCUPY**

<i>Location</i>	<i>Address</i>	<i>Territory</i>
1	5607 Beacon St, Pittsburgh, PA 15217	002

PREMIUM COMPUTATION

<i>Loc</i>	<i>Classification</i>	<i>Code No.</i>	<i>Premium Basis</i>	<i>Rate</i>		<i>Advance Premium</i>		
				<i>Pr/Co</i>	<i>All Other</i>	<i>Pr/Co</i>	<i>All Other</i>	
1	Technology Professional Services	41675	1 Per Employee	0.000	300.000	\$0	\$300	
1	Blanket Additional Insured	49950	1 Flat	0.000	0.000	Included	Included	
TOTAL PREMIUM FOR GENERAL LIABILITY COVERAGE PART:							\$300	
MP - minimum premium								

Coverage Form(s)/Part(s) and Endorsement(s) made a part of this policy at time of issue:

See Form EOD (01/95)**THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.**

TECHNOLOGY PROFESSIONAL LIABILITY COVERAGE PART DECLARATIONS

PLEASE READ YOUR POLICY CAREFULLY.

THIS IS A CLAIMS MADE POLICY COVERAGE FORM AND UNLESS OTHERWISE PROVIDED HEREIN, THE COVERAGE OF THIS FORM IS LIMITED TO LIABILITY FOR CLAIMS FIRST MADE DURING THE POLICY PERIOD, OR THE EXTENSION PERIOD, IF APPLICABLE. DEFENSE COSTS SHALL BE APPLIED AGAINST THE DEDUCTIBLE.

DEFENSE COSTS ARE INCLUDED WITHIN THE LIMITS OF LIABILITY FOR THIS COVERAGE.

No. MTK1562013A

Effective Date: **12/07/2018**

12:01 AM STANDARD TIME

ITEM I. NAMED INSURED AND ADDRESS

**OpenAFS
4 Old Farm Rd
Carnegie, PA 15106**

ITEM II. POLICY PERIOD: (MM/DD/YYYY) From: 12/07/2018 To: 12/07/2019

Technology Professional Liability

ITEM III. LIMITS OF LIABILITY	\$1,000,000	EACH CLAIM
	\$1,000,000	ANNUAL AGGREGATE
ITEM IV. DEDUCTIBLE:	\$0	EACH CLAIM
ITEM V. PREMIUM:	\$834	
ITEM VI. RETROACTIVE DATE:	12/07/2017	

ITEM VII. Coverage Form(s)/Part(s) and Endorsement(s) made a part of this policy at time of issue:
See Endorsement EOD (01/95)

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

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**UNITED STATES LIABILITY INSURANCE GROUP
WAYNE, PENNSYLVANIA**

This Endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

**EXTENSION OF COVERAGE - "BODILY INJURY" ARISING OUT OF
PROFESSIONAL SERVICES**

SECTION II - LIABILITY; B. Exclusions; 1. Applicable to Business Liability Coverage; j. Professional Services; shall not apply to "bodily injury" due to the rendering or failure to render professional services as a(n):

Technology Consultant

All other terms and conditions of this **Policy** remain unchanged. This endorsement is a part of your **Policy** and takes effect on the effective date of your **Policy** unless another effective date is shown.

**UNITED STATES LIABILITY INSURANCE GROUP
WAYNE, PENNSYLVANIA**

This Endorsement modifies insurance provided under the following:

**MICROTEKPAK
TECHNOLOGY PROFESSIONAL LIABILITY COVERAGE FORM**

RETROACTIVE DATE ENDORSEMENT

It is hereby agreed that Section II. FULL PRIOR ACTS COVERAGE PROVISION, is deleted in its entirety and replaced with the following:

The **Company** shall not be liable to make any payment for **Loss** or **Claim Expense** in connection with any **Claim** made against any **Insured** based upon, arising out of, directly or indirectly resulting from, in consequence of, or in any way involving a **Wrongful Act** committed, or alleged to have been committed prior to **12/07/2017**.

Coverage shall also not apply to any **Claim** based upon or arising out of any **Wrongful Act**, or circumstance likely to give rise to a **Claim** of which any **Insured** had knowledge, or otherwise had basis to reasonably anticipate might result in a **Claim**, or possible **Claim** or circumstance referenced in the **Application**.

All other terms and conditions of this Policy remain unchanged. This endorsement is a part of your Policy and takes effect on the effective date of your Policy unless another effective date is shown.

This endorsement modifies insurance provided under the following:

**MICROTEKPAK
TECHNOLOGY PROFESSIONAL LIABILITY COVERAGE FORM
BUSINESSOWNERS COVERAGE FORMS**

INTELLECTUAL PROPERTY ENDORSEMENT

It is agreed:

TECHNOLOGY PROFESSIONAL LIABILITY COVERAGE FORM, I. INSURING AGREEMENT, A. is deleted and replaced with the following:

I. INSURING AGREEMENT

A. The **Company** will pay on behalf of the **Insured** any **Loss** excess of the deductible not exceeding the Limit of Liability shown on the Policy Declarations to which this coverage applies that the **Insured** shall become legally obligated to pay because of a **Claim(s)** first made against the **Insured** during the **Policy Period** or, if applicable, during any Extended Reporting Period, for a **Wrongful Act(s) or Intellectual Property Wrongful Act(s)** of an **Insured**.

III. DEFINITIONS, B. **Claims** is deleted and replaced with the following:

B. **Claim(s)** a demand for money as compensation for a **Wrongful Act(s)** or **Intellectual Property Wrongful Act(s)** including any judicial or administrative proceeding initiated against any **Insured** seeking to hold such **Insured** responsible for a **Wrongful Act(s)** or **Intellectual Property Wrongful Act(s)** including any appeal therefrom. A **Claim** shall be considered first made when an **Insured** or its legal representative or agent first receive notice of a **Claim**.

III. DEFINITIONS is amended to add the following:

Intellectual Property Wrongful Act means any actual or alleged infringement of copyright, title, slogan, logo, trademark, trade name, or trade dress arising out of activities committed or attempted in the performance of **Professional Services** by an **Insured**.

IV. EXCLUSIONS, N. is deleted and replaced with the following:

N. infringement of any patent, or wrongful appropriation, use or disclosure of trade secrets.

VI. LIMITS OF LIABILITY AND DEDUCTIBLE is amended by the addition of the following:

I. The Limit of Liability for **Loss** and **Claim Expense** for **Claims** alleging an **Intellectual Property Wrongful Act** shall be a part of and not in addition to the Aggregate Limit of Liability specified in the Policy Declarations and shall not exceed the lesser of such limit or \$1,000,000.

J. The Limit of Liability for **Loss** and **Claim Expense** for **Claims** alleging an **Intellectual Property Wrongful Act** shall be a part of and not in addition to the "each claim" Limit of Liability specified in the Policy Declarations and shall not exceed the lesser of such limit or \$1,000,000.

BUSINESSOWNERS COVERAGE FORM, Section II LIABILITY, B.1.p

Personal and Advertising Injury, paragraph (13) is deleted and replaced with the following:

(13) Arising out of the infringement of copyright, patent, trademark, trade secret or other intellectual property rights.

All other terms and conditions of this Policy remain unchanged. This endorsement is a part of the **Named Insured's** Policy and takes effect on the effective date of **the Named Insured's** Policy, unless another effective date is shown.

**UNITED STATES LIABILITY INSURANCE GROUP
WAYNE, PENNSYLVANIA**

This endorsement modifies insurance provided under the following:

**TECHNOLOGY PROFESSIONAL LIABILITY INSURANCE POLICY
TECHNOLOGY PROFESSIONAL PACKAGE INSURANCE POLICY**

PROFESSIONAL SERVICES ENDORSEMENT

It is hereby agreed that the **TECHNOLOGY PROFESSIONAL LIABILITY INSURANCE COVERAGE FORM, III. DEFINITIONS, E.**, is amended to include the following service(s):

Information technology services or Internet Services performed by any Insured for others pro bono or on a gratuitous basis for charitable purposes

All other terms and conditions of this policy remain unchanged. This endorsement is a part of your Policy and takes effect on the effective date of your Policy, unless another effective date is shown.

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act ("the Act"), as amended you have a right to purchase insurance coverage for losses arising out of acts of terrorism. *As defined in Section 102(1) of the Act* : The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, 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 certain air carriers or vessels 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 any coverage for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States reimburses 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019 and 80% beginning on January 1, 2020, of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss covered by the federal government under the Act.

Coverage for "insured losses", as defined in the Act, is subject to the coverage terms, conditions, amounts and limits in this policy applicable to losses arising from events other than acts of terrorism.

You should know that the Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement, as well as insurers' liability, for losses resulting from certified acts of terrorism, when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

You should also know that, under federal law, you are not required to purchase coverage for losses caused by certified acts of terrorism.

REJECTION OR SELECTION OF TERRORISM INSURANCE COVERAGE

Please "X" one of the boxes below and return this notice to the Company.

X	I decline to purchase Terrorism Coverage. I understand that I will have no coverage for losses arising from acts of Terrorism.
	I elect to purchase coverage for certified acts of Terrorism for a premium of \$100 _____

Note: if you do not respond to our offer and do not return this notice to the Company, you will have no Terrorism Coverage under this policy.

On File with the Company _____
Applicant Name (Print)
Signature on File with the Company _____
Authorized Signature

OpenAFS _____
Named Insured
On File with the Company _____
Date

TRIADN (02-15)