



Memorandum  
Department of Law  
Office of Risk Management

**111248**

DATE: June 11, 2025

TO: Board of Acquisition and Contract

FROM: John M. Nonna  
County Attorney

SUBJECT: Authority for the County to purchase, a.) an insurance policy from Starr Indemnity & Liability Company for cyber liability coverage, and b.) an excess insurance policy for cyber liability coverage from Crum & Forster Specialty Insurance Company, each of which will be purchased through the brokerage firm of Marsh USA, LLC and have a policy period from July 11, 2025 through July 11, 2026, for a total amount of \$360,786.00 for both policies plus all associated taxes, fees, and other costs.

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Authority is respectfully requested for the County to purchase, a.) an insurance policy from Starr Indemnity & Liability Company for cyber liability coverage (the "Policy"), and b.) an excess insurance policy for cyber liability coverage from Crum & Forster Specialty Insurance Company (the "Excess Policy"), each of which will be purchased through the brokerage firm of Marsh USA, LLC and have a policy period from July 11, 2025 through July 11, 2026, for a total amount of \$360,786.00 for both policies plus all associated taxes, fees, and other costs.

The Policy and Excess Policy (collectively, the "Policies") will, collectively, provide \$10,000,000.00 in cyber liability coverage, with a self-insured retention of \$500,000.00 under the Policy. The Policy includes coverage for security and privacy liability; incident response expenses; business interruption (after twelve hours); data recovery; regulatory proceedings; and cyber extortion, and the Excess Policy will operate on a 'follow the form' basis.

The combined cost of the Policies, plus all associated taxes, fees, and other costs, is \$360,786.00, as stated above. This cost represents a savings of \$18,989.00 over the total cost of the expiring policies for cyber liability coverage and excess insurance for cyber liability coverage, plus all associated taxes, fees, and other costs, which was \$379,775.00, for the policy period from July 11, 2024 through July 11, 2025. At the same time, the County secured additional endorsements and coverages concerning claim avoidance, law enforcement cooperation, financial investigative expense, and e-discovery consultant services for the new policy period.

All other terms and conditions of the Policies will be the same as those in the expiring policies.

The proposed Policies will serve a public purpose by ensuring that the County will have both proper and cost-effective insurance coverage for cyber risks.

The goal and objective of the proposed Policies is to ensure that the County will have both proper and cost-effective insurance coverage for cyber risks.

The goal and objective of the proposed Policies is in the best interests of the County in terms of fiscal responsibility, as it will ensure that the County's insurance coverage for cyber risks is cost-effective, and will serve to protect County assets in the event of cyber liability.

The goal and objective of the proposed Policies will be tracked and monitored by the County's Office of Risk Management.

The procurement of the Policies is exempt from the County's Procurement Policy and Procedures pursuant to Section 3(a)(v) thereof.

I respectfully recommend the adoption of the attached resolution.

KD/bdm/nn

APPROVED BOARD OF ACQUISITION & CONTRACT - 07/03/2025 - RAYMOND SOULKS SECRETARY

## RESOLUTION

Upon a communication from the County Attorney, be it hereby:

**RESOLVED**, that the County of Westchester (“County”) is hereby authorized to purchase, a.) an insurance policy from Starr Indemnity & Liability Company for cyber liability coverage (the “Policy”), and b.) an excess insurance policy for cyber liability coverage from Crum & Forster Specialty Insurance Company (the “Excess Policy”), each of which will be purchased through the brokerage firm of Marsh USA, LLC and have a policy period from July 11, 2025 through July 11, 2026, for a total amount of \$360,786.00 for both policies plus all associated taxes, fees, and other costs; and be it further

**RESOLVED**, that the Policy and Excess Policy will, collectively, provide \$10,000,000.00 in cyber liability coverage, with a self-insured retention of \$500,000.00 under the Policy; and be it further

**RESOLVED**, that the County Executive or his duly authorized designee is hereby authorized to execute any documents and take any actions reasonably necessary and appropriate to effectuate the purposes of this resolution.

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Account to be charged/credited:

Fund	Dept	Major Program, Program & Phase Or Unit	Object/ Sub-Object	Trust Account	Dollars
101	18	2000	4280		\$360,786.00

Budget Funding Year(s): 2025-2026      Start Date: 7/11/2025      End Date: 7/11/2026

Funding Source:      Tax Dollars: 100%  
State Aid: \_\_\_\_\_  
\$360,786.00      Federal Aid: \_\_\_\_\_  
(must match resolution)      Other: \_\_\_\_\_