

Cyber

Optional Coverage Enhancement Equation:

Optional Coverage Enhancement Premium = Selected percentage below in relation to the Exposure for Optional Coverage Enhancement * Base Premium (Section 1.1) * ~~(Increased Limit Factor for Optional Coverage Enhancement/Increased Limit Factor used to derive Core Cyber Premium in E1)~~ * ~~(Retention Factor for Optional Coverage Enhancement/Retention Factor used to derive Core Cyber Premium in E1)~~ * Rating Modifications (Section 2) * Schedule Rating Modifications (Section 3) * Endorsement Factor (Section 4.1) * (Waiting Period Factor, if applicable to the Optional Coverage Enhancement)

The Waiting Period factor is only applicable to Business Interruption Loss (Section 4.6) and Contingent Business Interruption Loss (Section 4.7).