

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CYBER INCIDENT EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART

- A.** The following replaces Paragraph **j. Cyber Vandalism** of Paragraph **1.** of Section **B. Exclusions** of your CAUSES OF LOSS – SPECIAL FORM or CAUSES OF LOSS – BROAD FORM, whichever applies:

We will not pay for loss or damage caused directly or indirectly by the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

Cyber Incident

1. Unauthorized access to or use of any “computer system”.
2. Malicious code, virus or any other harmful code that is directed at, enacted upon or introduced into any “computer system” and is designed to access, alter, corrupt, damage, delete, destroy, disrupt, encrypt, exploit, use or prevent or restrict access to or the use of any part of any “computer system” or otherwise disrupt its normal functioning or operation.
3. Denial of service attack which disrupts, prevents or restricts access to or use of any “computer system”, or otherwise disrupts its normal functioning or operation.

B. Exception

Fire or Explosion

If a cyber incident as described in Paragraphs **A.1.** through **A.3.** of this exclusion results in fire or explosion, we will pay for the loss or damage caused by that fire or explosion.

C. Vandalism

The following is added to Vandalism, if Vandalism coverage is not otherwise excluded under the Causes of Loss – Basic, Broad or Special Forms and if applicable to the premises described in the Declarations:

Vandalism does not include a cyber incident as described in Paragraph **A.**

D. Definitions

1. For the purpose of this endorsement, the “denial of service attack” definition is deleted from the Commercial Property Coverage Part Definitions.
2. For the purpose of this endorsement, the following definition is added to the Commercial Property Coverage Part Definitions:

“Computer system” includes any computer, “hardware”, “media”, “electronic data”, software, communications or networking system, electronic device (including smart phones, laptops, tablets, wearable devices), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back-up facility.