ADVISORY NOTICE TO POLICYHOLDERS  
  
2023 GENERAL LIABILITY  
MULTISTATE ENDORSEMENTS ADDRESSING  
CYBER, DATA PRIVACY AND ORDER OF RESPONSE

This Notice does not form part of your policy. No coverage is provided by this Notice nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided. If there is any conflict between the Policy and this Notice, **THE** **PROVISIONS OF THE POLICY SHALL PREVAIL.**

Carefully read your policy, including the endorsements attached to your policy.

This Notice provides information concerning the following new and revised endorsements which may apply to your renewal policy being issued by us.

FOR USE WITH THE COMMERCIAL GENERAL LIABILITY (CGL) COVERAGE PART

CG 00 69 12 23 – Exclusion – Violation Of Law Addressing Data Privacy

CG 21 23 12 23 – Alaska Exclusion – Violation Of Law Addressing Data Privacy

When this endorsement is attached to your policy, an exclusion is added to Coverage **A** and Coverage **B** that excludes coverage for bodily injury, property damage or personal and advertising injury that generally arises out of the violation of statutes, ordinances, regulations or other laws generally pertaining to any person's or organization's confidential or personal material or information, including financial, health, biometric or other nonpublic material or information. This exclusion is a reinforcement of coverage intent. Damages related to violations of laws pertaining to data privacy are not intended to be covered under this Coverage Part.

CG 21 06 12 23 – Exclusion – Access Or Disclosure Of Confidential Or Personal Material Or Information

This endorsement is revised to delete the provisions addressing the Electronic Data Exclusion, replace "damages" with "bodily injury" or "property damage" and add biometric information to the types of material or information addressed in the endorsement. Additionally, the types of expenses addressed in the last paragraph of the exclusion are expressly extended to identity monitoring expenses, data restoration expenses and extortion expenses.

With respect to bodily injury, property damage and personal and advertising injury arising out of access or disclosure of confidential or personal material or information, the various changes in this revised endorsement are a reinforcement of coverage intent.

With respect to deletion of the Electronic Data Exclusion, the changes in this revised endorsement result in no impact on coverage.

CG 21 08 12 23 – Exclusion – Access Or Disclosure Of Confidential Or Personal Material Or Information (Coverage B Only)

This endorsement is revised, in part, to add biometric information to the types of material or information addressed in the endorsement. Additionally, the types of expenses addressed in the last paragraph of the exclusion are expressly extended to identity monitoring expenses, data restoration expenses and extortion expenses.

The changes in this revised endorsement are a reinforcement of coverage intent.

CG 21 85 12 23 – Exclusion – Electronic Data – Deletion Of Bodily Injury Exception

When this endorsement is attached to your policy, the limited exception for bodily injury is deleted from Exclusion **p.** Electronic Data under Coverage **A.**

Attachment of this endorsement replacing Endorsement **CG 21 07** Exclusion – Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability – Limited Bodily Injury Exception Not Included results in no coverage impact with respect to loss of electronic data in Coverage **A.** Otherwise, attachment of this endorsement results in reduction of coverage.

CG 40 35 12 23 – Exclusion – Cyber Incident

When this endorsement is attached to your policy, coverage is excluded under Coverage **A** and Coverage **B** with respect to bodily injury, property damage or personal and advertising injury arising out of a cyber incident.

To the extent that current policy exclusions do not apply to liability arising out of cyber incidents, attachment of this endorsement will result in a reduction of coverage.