

**CYBER INCIDENT EXCLUSIONS
New Jersey**

RULE PAGE For Property One

It is mandatory to attach either Cyber Incident Exclusion (Prop One), Form No. 128424, or Cyber Incident Exclusion With Ensuing Cause(s) Of Loss Exceptions (Prop One), Form No. 127399, to all policies.

Cyber Incident Exclusion (Prop One), Form No. 128424

Description:

This mandatory endorsement excludes loss or damage to Covered Property caused directly or indirectly by a cyber incident and attaches to the Property Coverage Form, Form No. 64543.

Use this endorsement when:

- a. The insured opts out of the limited coverage provided under Form No. 127399; or
- b. Underwriting of the risk determines limited cyber coverage provided under Form No. 127399 is inadequate coverage for the insured.

Use ISO Rule 38 to rate this form.

Cyber Incident Exclusion with Ensuing Cause(s) of Loss Exceptions (Enhanced, Ski), Form No. 127399

Description:

This mandatory endorsement excludes loss or damage to Covered Property caused directly or indirectly by a cyber incident and is to be attached to the Property Coverage Form, Form No. 64543.

Use ISO Rule 38 to rate this form.