

**CYBER INCIDENT EXCLUSION WITH ENSUING CAUSES(S) OF LOSS  
EXCEPTIONS ENDORSEMENT AND  
CYBER INCIDENT EXCLUSION ENDORSEMENT  
ADVISORY NOTICE TO POLICYHOLDERS**

This Notice does not form a part of your policy. No coverage is provided by this Notice, nor can it be construed to replace any provisions 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 endorsements, which apply to your renewal policy being issued by us:

**Cyber Incident Exclusion with Ensuing Cause(s) of Loss Exceptions**

When this endorsement is attached to your policy, it generally excludes direct physical loss of or damage to Covered Property resulting from a cyber incident; however, if a cyber incident as described in this exclusion results in fire or explosion, we will pay for the loss or damage to Covered Property caused by that fire or explosion subject to the applicable limits of insurance.

However, this endorsement also allows the option to provide coverage with respect to:

- A cyber incident resulting in certain Other Causes Of Loss that are subject to separate per occurrence sublimits for property damage, business income and extra expense.
- An option for the aforementioned sublimits to be subject to a scheduled single aggregate limit of insurance for the total of all loss or damage for the coverages shown in the Schedule caused by all occurrences in a 12-month period.
- The per occurrence limits of insurance and the aggregate limit of insurance if shown in the Schedule are part of, not in addition to, the applicable Limits Of Insurance shown in the Declarations.

**Cyber Incident Exclusion**

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