

**CYBER INCIDENT EXCLUSION WITH ENSUING  
CAUSE(S) OF LOSS EXCEPTIONS ENDORSEMENT**

**Alaska RULE PAGE For Property One**

It is mandatory to attach either Alaska Cyber Incident Exclusion (Prop One), Form No. 128427, or Alaska Cyber Incident Exclusion With Ensuing Cause(s) Of Loss Exceptions (Prop One), Form No. 128419, to all policies.

**Alaska Cyber Incident Exclusion (Prop One), Form No. 128427**

**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. 128419; or
- b. Underwriting of the risk determines limited cyber coverage provided under Form No. 128419 is inadequate coverage for the insured.

Calculate the adjusted premium by multiplying the premium otherwise applicable for each peril group or Cause Of Loss by the appropriate factor in the Table below.

Causes Of Loss Or Peril Group Premium	Factor
Basic Group I	0.995
Basic Group II	0.995
Causes Of Loss - Broad Form Additional Premium	0.995
Causes Of Loss - Special Form Additional Premium	0.995
Earthquake	1.000
Flood	0.999
Spoilage Coverage Endorsement - for use with Breakdown Or Contamination or Breakdown Or Contamination And Power Outage; not used with Power Outage Only	0.999
Equipment Breakdown under Equipment Breakdown Cause Of Loss Endorsement	0.999

**AK - Cyber Incident Exclusion with Ensuing Cause(s) of Loss Exceptions (Prop One), Form No. 128419**

**Description:**

This mandatory endorsement excludes loss or damage to Covered Property caused directly or indirectly by a cyber incident with limited coverage for Additional Other Causes Of Loss resulting from a cyber incident exception that may be made subject to individual per occurrence sublimits entered into the Schedule of the endorsement for property damage, business income and extra expense. 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.

This endorsement attaches to the Property Coverage Form, Form No. 64543.

Use this endorsement when the insured opts for limited coverage for Additional Other Causes Of Loss resulting from a cyber incident.

The following limits of insurance apply to the Scheduled coverages:

**Cyber Incident Loss Or Damage To Covered Property Coverage**

Per Occurrence Limit Of Insurance For Cyber Incident Loss Or Damage To Covered Property Coverage: \$100,000

**Cyber Incident Business Income Coverage**

Per Occurrence Limit Of Insurance For Cyber Incident Business Income Coverage: \$100,000

**Cyber Incident Extra Expense Coverage**

Per Occurrence Limit Of Insurance For Cyber Incident Extra Expense Coverage: \$100,000

**Cyber Incident Aggregate Limit Of Insurance**

Aggregate Limit Of Insurance For Cyber Incident Loss Or Damage To Covered Property Coverage, Cyber Incident Business Income Coverage and Cyber Incident Extra Expense Coverage: \$100,000

There is no premium impact with this form.