

CYBER INCIDENT EXCLUSIONS
TEXAS 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.

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

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.

There is no premium impact with this form.

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