

**CYBER INCIDENT EXCLUSIONS  
New Jersey**

**RULE PAGE For Country Club**

It is mandatory to attach either Cyber Incident Exclusion (Country Club), Form No. 128423, or Cyber Incident Exclusion With Ensuing Cause(s) Of Loss Exceptions (Country Club), Form No. 127398, to all policies.

**Cyber Incident Exclusion (Country Club), Form No. 128423**

**Description:**

This mandatory endorsement excludes loss or damage to Covered Property caused directly or indirectly by a cyber incident and attaches to the Country Club Building and Personal Property Coverage Form, Form No. 109387.

Use this endorsement when:

- a. The insured opts out of the limited coverage provided under Form No. 127398; or
- b. Underwriting of the risk determines limited cyber coverage provided under Form No. 127398 is inadequate coverage for the insured.

Use ISO Rule 38 to rate this form.

**Cyber Incident Exclusion with Ensuing Cause(s) of Loss Exceptions (Country Club), Form No. 127398**

**Description:**

This mandatory endorsement excludes loss or damage to Covered Property caused directly or indirectly by a cyber incident and is attached to the Country Club Building and Personal Property Coverage Form, Form No. 109387.

Use ISO Rule 38 to rate this form.