

**CYBER INCIDENT EXCLUSIONS
New Jersey**

RULE PAGE For Enhanced & Ski

It is mandatory to attach either Cyber Incident Exclusion (Enhanced, Ski), Form No. 128422, or Cyber Incident Exclusion With Ensuing Cause(s) Of Loss Exceptions (Enhanced, Ski), Form No. 127397, to all policies.

Cyber Incident Exclusion (Enhanced, Ski), Form No. 128422

Description:

This mandatory endorsement excludes loss or damage to Covered Property caused directly or indirectly by a cyber incident and attaches to the Building and Personal Property Coverage Form, Form No. 97064 and Ski Resort Building and Personal Property Coverage Form, Form No.109365.

Use this endorsement when:

- a. The insured opts out of the limited coverage provided under Form No. 127397; or
- b. Underwriting of the risk determines limited cyber coverage provided under Form No. 127397 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. 127397

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 Building and Personal Property Coverage Form, Form No. 97064 and Ski Resort Building and Personal Property Coverage Form, Form No.109365.

Use ISO Rule 38 to rate this form.