

**CYBER INCIDENT EXCLUSIONS**  
**RULE PAGE For Enhanced and 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.

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. 127397**

**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 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 the insured opts for limited coverage for Additional Other Causes Of Loss resulting from a cyber incident.

There is no premium impact with this form.