

## CYBER INCIDENT EXCLUSIONS

### TEXAS 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. 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.

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