

COMMERCIAL CRIME INSURANCE

Endorsement Wordings

Contents

BUSINESS INTERRUPTION LOSS RESULTING FROM A CYBER EVENT EXCLUSION	2
ABSOLUTE CYBER COVERAGE EXCLUSION	3
CYBER COVERAGE EXCLUSION – EMPLOYEE INFIDELITY CARVE BACK	4
ERISA EXTENSION (BONDED PLAN)	5
ERISA EXTENSION	7
EXTORTION EXCLUSION (INCLUDING RANSOMWARE)	8
EXTORTION EXTENSION (INCLUDING RANSOMWARE)	9
FRAUDULENT IMPERSONATION EXCLUSION (NON ZURICH WORDING)	11
FRAUDULENT IMPERSONATION EXCLUSION (ZURICH WORDING)	12
FRAUDULENT IMPERSONATION EXTENSION	13
SANCTION ENDORSEMENT	15
ABSOLUTE SECURITY EVENT EXCLUSION	16
SECURITY EVENT EXCLUSION – EMPLOYEE INFIDELITY CARVE BACK	17
SPECIFIC EVENT/MATTER EXCLUSION	18
SPECIFIC PERSON EXCLUSION	19
TIE-IN LIMITS ENDORSEMENT	20

ENDORSEMENT NO.

**BUSINESS INTERRUPTION LOSS RESULTING FROM A CYBER EVENT
EXCLUSION**

This endorsement effective _____ forms a part of Policy number **XXX** issued to

In consideration of the premium charged, it is hereby understood and agreed that this Policy is amended as follows:

Business Interruption Loss exclusion is hereby added to Section 5. Exclusions of the Policy as follows:

Business Interruption Loss

The **Insurer** shall not be liable under any of the terms or conditions of this Policy to make any payment for **Financial Loss** arising out of, based upon, resulting from or attributable to business interruption (including loss of computer and time), including business interruption resulting from or as a consequence of a **Security Event**.

For the purpose of this endorsement, **Security Event** means

- (i) the unauthorized access to;
- (ii) physical theft by a person other than an **Employee** of;
- (iii) introduction of malware into; or
- (iv) denial of service attack upon;

the **Company's Computer System** causing a breach of network security.

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO.**ABSOLUTE CYBER COVERAGE EXCLUSION**

This endorsement effective _____ forms a part of Policy number XXX issued to _____

In consideration of the premium charged, it is hereby understood and agreed that this Policy is amended as follows:

Cyber Coverage exclusion is hereby added to Section 5. Exclusions of the Policy as follows:

Cyber Coverage

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto:

1. This Policy excludes any **Cyber Loss** regardless of any other cause or event contributing concurrently or in any other sequence thereto.
2. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
3. This endorsement supersedes and, if in conflict with any other wording in the Policy or any endorsement thereto having a bearing on **Cyber Loss**, replaces that wording.
4. For purposes of this Endorsement, the following definitions are added to the definitions sections of this policy and, if in conflict with any other Definitions in the Policy or any endorsement thereto having a bearing on **Cyber Loss**, replaces such Definition.

A. Cyber Loss

Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any **Cyber Incident** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **Cyber Incident**.

B. Cyber Incident

Cyber Incident means any event however caused including but not limited to unintentional errors, unauthorised, malicious or criminal acts leading to unauthorized access to, processing of, use of, operation of, introduction of malware into, or denial of service attack upon the **Company's Computer System**

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO.**CYBER COVERAGE EXCLUSION – EMPLOYEE INFIDELITY CARVE BACK**

This endorsement effective _____ forms a part of Policy number **XXX** issued to _____

In consideration of the premium charged, it is hereby understood and agreed that this Policy is amended as follows:

Cyber Coverage exclusion is hereby added to Section 5. Exclusions of the Policy as follows:

Cyber Coverage

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto:

1. This Policy excludes any **Cyber Loss** regardless of any other cause or event contributing concurrently or in any other sequence thereto, unless when such **Cyber Loss** results directly from a fraudulent, dishonest, malicious or criminal act of an **Employee**, wherever committed and whether committed alone or in collusion with others.
2. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
3. This endorsement supersedes and, if in conflict with any other wording in the Policy or any endorsement thereto having a bearing on **Cyber Loss**, replaces that wording.
4. For purposes of this Endorsement, the following definitions are added to the definitions sections of this policy and, if in conflict with any other Definitions in the Policy or any endorsement thereto having a bearing on **Cyber Loss**, replaces such Definition.

A. Cyber Loss

Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any **Cyber Incident** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **Cyber Incident**.

B. Cyber Incident

Cyber Incident means any event however caused including but not limited to unintentional errors, unauthorised, malicious or criminal acts leading to unauthorized access to, processing of, use of, operation of, introduction of malware into, or denial of service attack upon the **Company's Computer System**

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO.**ERISA EXTENSION (BONDED PLAN)**

This endorsement effective _____ forms a part of Policy number XXX issued to _____

In consideration of the premium charged, it is hereby understood and agreed that this Policy is amended as follows:

It is hereby agreed that:

1. **Plan** as defined in Section 4. Definitions of this Policy is modified to include the following which is added to the definition:
Plan shall include any of the **Company's** employee plans now existing or hereafter created or acquired which are required to be bonded under the Employee Retirement Income Security Act of 1974 and including any amendment or revision thereto.
2. **Employee** as used in such bond(s) shall include any natural person who is a director or trustee of the **Company** while such director or trustee is engaged in handling funds or other property of any **Plan** owned, controlled or operated by the **Company** or any natural person who is a trustee, manager, officer or employee of such **Plan**.
3. If the bond, in accordance with the agreements, limitations and conditions thereof, covers **Financial Loss** sustained by two or more **Plans** or sustained by any such **Plan** in addition to **Financial Loss** sustained by a **Company** other than such **Plan**, it is the obligation of the **Company** or the **Plan** administrator under Regulations published by the Secretary of Labor implementing Section 13 of the Welfare and Pension Plan Disclosure Act of 1958 to obtain under one or more bonds issued by one or more insurers an amount of coverage for each such **Plan** at least equal to that which would be required if such **Plans** were bonded separately.
4. In compliance with the foregoing, payment by the **Insurer** in accordance with the agreements, limitations and conditions of the bond shall be held by the **Company**, or if more than one by the **Company** first named, for the use and benefit of any **Plan** sustaining **Financial Loss** so covered and to the extent that such payment is in excess of the amount of coverage required by such Regulations to be carried by said **Plan** sustaining such **Financial Loss**, such excess shall be held for the use and benefit of any other such **Plan** also covered in the event that such other **Plan** discovers that it has sustained **Financial Loss** covered thereunder.
5. If money or other property of two or more **employee plans** covered under the bond is commingled, recovery for **Financial Loss** of such money or other property through fraudulent or dishonest acts of **Employees** shall be shared by such **Plans** on a pro-rata basis in accordance with the amount for which each such **Plan** is required to carry bonding coverage in accordance with the applicable provisions of said Regulations.
6. The retention amount of such bond(s) applicable to **Financial Loss** sustained by a **Plan** through acts committed by an **Employee** of the **Plan** shall be waived, but only up to an amount equal to the amount of coverage required to be carried by the **Plan** because of compliance with the provisions of the Employee Retirement Income Security Act of 1974.
7. A one year **Extended Reporting Period** applies to the coverage afforded by this endorsement.

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO.

ERISA EXTENSION

This endorsement effective forms a part of Policy number **XXX** issued to

In consideration of the premium charged, it is hereby understood and agreed that this Policy is amended as follows:

It is hereby agreed that **Plan** as defined in Section 4. Definitions of this Policy is amended to include the following:

Plan shall mean in the United States of America any employee welfare benefit plan as defined in the United States of America's Employee Retirement Income Security Act of 1974 and including any amendment or revision thereto.

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO.**EXTORTION EXCLUSION (INCLUDING RANSOMWARE)**

This endorsement effective _____ forms a part of Policy number **XXX** issued to _____

In consideration of the premium charged, it is hereby understood and agreed that this Policy is amended as follows:

Extortion exclusion is hereby added to Section 5. Exclusions of the Policy as follows:

Extortion

The **Insurer** shall not be liable under any of the terms or conditions of this Policy to make any payment for **Financial Loss** arising out of, based upon, resulting from or attributable to an **Extortion Threat**.

For the purpose of this endorsement, **Extortion Threat** means a threat communicated to the **Company**:

- (i) to destroy or cause damage to the tangible property (including **Computer Systems**) owned by the **Company** or for which the **Company** is legally liable;
- (ii) to introduce **Malware** into the **Computer System** of the **Company**;
- (iii) to sell, disclose, disseminate or divulge confidential security codes, computer programs or **Electronic Data** to another person or party;
- (iv) to destroy, corrupt, alter, divulge, encrypt or otherwise make unavailable computer programs or **Electronic Data** which are stored within a **Computer System** of the **Company** by causing a computer program or **Electronic Data** to be dishonestly, fraudulently, maliciously or criminally input, modified, corrupted or deleted;
- (v) to deny access to a **Computer System** or **Electronic Communication System** of the **Company**; or
- (vi) to cause the **Company** to transfer, pay or deliver **Property**, money or **Securities** by reason of having gained unauthorized access to a **Computer System** of the **Company**.

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO.

EXTORTION EXTENSION (INCLUDING RANSOMWARE)

This endorsement effective _____ forms a part of Policy number **XXX** issued to _____

In consideration of the premium charged, it is hereby understood and agreed that the Schedule and this Policy are amended as follows:

I. The Schedule is amended as follows:

Section 3. Extensions of cover of the Schedule is amended to include the following:

3. Extensions of cover

No.	Extension	Operative	Sub-limit of Liability
	Extortion	Yes	xxx

II. The Policy is amended as follows:

(a) The following extension is hereby added to Section 2. Extensions of cover of this Policy as follows:

1. The **Insurer** shall indemnify the **Company** for **Financial Loss** resulting directly from the **Company** having delivered, transferred or caused to have transferred **Property**, money or **Securities**, with the **Insurer's** prior written consent, to a third party who the **Insured** reasonably believes to be responsible for an **Extortion Threat** for the purpose of termination such **Extortion Threat**, to the extent and where such **Financial Loss** is insurable by law and provided that:

- (i) prior to the surrender or transfer of such **Property**, money or **Securities**, the person receiving the threat has made a reasonable effort to notify an associate or a director or officer of the **Company** and to notify the police or local law enforcement authorities concerning such threat;
- (ii) the aforementioned associate, director or officer is satisfied that the person making the threat is both capable of carrying it out and reasonably likely to do so and that the threatened action is technologically feasible at the time it is made;
- (iii) in respect of the surrender of **Property**, money or **Securities** during transit there was no knowledge by the **Company** of any such threat when the transit was initiated;
- (iv) Prior to making any indemnification under this extension, the **Insured** shall provide to the **Insurer** written verification of compliance with all applicable sanctions requirements in order to obtain the **Insurer's** written consent.

For the avoidance of doubt, any indemnity paid by the **Insurer** to the **Insured** will be in the currency of the **Limit of Liability**.

There shall be no coverage under this Policy for **Property**, money or **Securities** transferred as ransom following kidnap.

The maximum amount payable by the **Insurer** under this Endorsement shall not exceed the **Extortion Sub-Limit**, which shall be part of the **Limit of Liability**.

- (b) The following definition of Extortion Threat is hereby added to Section 4. Definitions of the Policy

Extortion Threat

Extortion Threat means a threat communicated to the **Company**:

- (i) to do bodily harm to any director, trustee, officer, partner, **Employee** (or a relative, guest or any member of the household of such director, trustee, officer, partner, employee) who is, or allegedly is, being held captive or under threat;
- (ii) to destroy or cause physical damage to the tangible property (including **Computer Systems**) owned by the **Company** or for which the **Company** is legally liable;
- (iii) to introduce **Malware** into the **Computer System** of the **Company**;
- (iv) to sell, disclose, disseminate or divulge confidential security codes, computer programs or **Electronic Data** to another person or party;
- (v) to destroy, corrupt, alter, divulge, encrypt or otherwise make unavailable computer programs or **Electronic Data** which are stored within a **Computer System** of the **Company** by causing a computer program or **Electronic Data** to be dishonestly, fraudulently, maliciously or criminally input, modified, corrupted or deleted;
- (vi) to deny access to a **Computer System** or **Electronic Communication System** of the **Company**; or
- (vii) to cause the **Company** to transfer, pay or deliver **Property**, money or **Securities** by reason of having gained unauthorized access to a **Computer System** of the **Company**.

- (c) The following definition of Extortion Sub-Limit is hereby added to Section 4. Definitions of the Policy

Extortion Sub-Limit

Extortion Sub-Limit means [xxx]

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO.

FRAUDULENT IMPERSONATION EXCLUSION (NON ZURICH WORDING)

This endorsement effective _____ forms a part of Policy number **XXX** issued to _____

In consideration of the premium charged, it is hereby understood and agreed that this Policy is amended as follows:

- (i) Fraudulent Impersonation is hereby added to Section 5. Exclusions of the Policy as follows:

Fraudulent Impersonation

The **Insurer** shall not be liable under any of the terms or conditions of this Policy to make any payment for **Financial Loss** arising out of, based upon, resulting from or attributable the **Company** having, in good faith:

- (a) amended the account or payment details of a client, **Vendor** or service provider in reliance upon a written or telephonic instruction; or
- (b) transferred money or **Securities** from its own accounts to a third party in reliance upon a **Transfer Instruction**;

where such instruction or **Transfer Instruction** was purportedly issued by:

- (i) the **Company**;
- (ii) an **Employee** or a **Director or Officer** of the **Company**;
- (iii) a **Financial Institution**;
- (iv) a client of the **Company**;
- (v) a **Vendor**; or
- (vi) any other person with the authority to provide such instruction or **Transfer Instruction**;

but which instruction or **Transfer Instruction** proves to have been fraudulently issued by an imposter without the knowledge or consent of the entity or natural person named in (i) to (vi) above.

- (ii) For the purpose of this endorsement the following Definitions shall apply:

Transfer Instruction

Transfer Instruction means an instruction directing the **Insured** to transfer **Money, Securities or Property**.

Vendor

Vendor means an entity or individual that has a legitimate written contract or a pre-existing written arrangement to provide goods or services to the **Company**.

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO.

FRAUDULENT IMPERSONATION EXCLUSION (ZURICH WORDING)

This endorsement effective _____ forms a part of Policy number **XXX** issued to _____

In consideration of the premium charged, it is hereby understood and agreed that the Schedule and this Policy are amended as follows:

- (i) The extension 2.1 Fraudulent Impersonation is deleted in full
- (ii) Fraudulent Impersonation exclusion is hereby added to Section 5. Exclusions of the Policy as follows:

Fraudulent Impersonation

arising out of, based upon, resulting from or attributable the **Company** having, in good faith:

- (a) amended the account or payment details of a client, **Vendor** or service provider in reliance upon a written or telephonic instruction; or
- (b) transferred money or **Securities** from its own accounts to a third party in reliance upon a **Transfer Instruction**;

where such instruction or **Transfer Instruction** was purportedly issued by:

- (i) the **Company**;
- (ii) an **Employee** or a **Director or Officer** of the **Company**;
- (iii) a **Financial Institution**;
- (iv) a client of the **Company**;
- (v) a **Vendor**; or
- (vi) any other person with the authority to provide such instruction or **Transfer Instruction**;

but which instruction or **Transfer Instruction** proves to have been fraudulently issued by an imposter without the knowledge or consent of the entity or natural person named in (i) to (vi) above.

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO.

FRAUDULENT IMPERSONATION EXTENSION

This endorsement effective _____ forms a part of Policy number **XXX** issued to _____

In consideration of the premium charged, it is hereby understood and agreed that this Policy is amended as follows:

I. The Schedule is amended as follows:

Section 3. Extensions of cover of the Schedule is amended to include the following:

3. Extensions of cover

No.	Extension	Operative	Sub-Limit of Liability
	Fraudulent Impersonation	Yes	xxx

II. The Policy is amended as follows:

- (a) The following extension is hereby added to Section 2. Extensions of cover of this Policy as follows:

The **Insurer** shall indemnify the **Company** for **Financial Loss** which results directly from the **Company** having, in good faith:

- i. amended the account or payment details of a client, **Vendor** or service provider in reliance upon a written or telephonic instruction; or
- ii. transferred money or **Securities** from its own accounts to a third party in reliance upon a **Transfer Instruction**;

where such instruction or **Transfer Instruction** was purportedly issued by:

- (i) the **Company**;
- (ii) an **Employee** or a **Director or Officer** of the **Company**;
- (iii) a **Financial Institution**;
- (iv) a client of the **Company**;
- (v) a **Vendor**; or
- (vi) any other person with the authority to provide such instruction or **Transfer Instruction**;

but which instruction or **Transfer Instruction** proves to have been fraudulently issued by an imposter without the knowledge or consent of the entity or natural person named in (i) to (vi) above.

As a condition precedent to insurance coverage under this endorsement, before acting upon any such instruction or **Transfer Instruction** and prior to the transfer of any money or **Securities** the **Company** shall confirm the validity of such instruction or **Transfer Instruction**. Such confirmation must include a prearranged procedure in which the **Company** either (1) verifies the authenticity and accuracy of the instruction

or **Transfer Instruction** by means of a call back or similar procedure to a predetermined telephone number; or (2) any other verification procedure declared in the **Proposal**; and the **Company** preserved a contemporaneous written record of this verification along with all elements of the fraudulent instruction or **Transfer Instruction**.

The maximum amount payable by the **Insurer** under this Endorsement shall not exceed the **Fraudulent Impersonation Sub-Limit**, which shall be part of the **Limit of Liability**.

(b) For the purpose of this Endorsement the following Definitions shall apply:

Transfer Instruction

Transfer Instruction means an instruction directing the **Insured** to transfer **Money, Securities or Property**.

Vendor

Vendor means an entity or individual that has a legitimate written contract or a pre-existing written arrangement to provide goods or services to the **Company**.

Fraudulent Impersonation Sub-Limit

Fraudulent Impersonation Sub-Limit means [xxx]

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. XXX

SANCTION ENDORSEMENT

This endorsement effective _____ forms a part of Policy number **XXX** issued to _____ .

Notwithstanding any other terms under this agreement, no insurer shall be deemed to provide coverage or will make any payments or provide any service or benefit to any insured or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the insured would violate any applicable trade or economic sanctions law or regulation.

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO.

ABSOLUTE SECURITY EVENT EXCLUSION

This endorsement effective _____ forms a part of Policy number **XXX** issued to

In consideration of the premium charged, it is hereby understood and agreed that this Policy is amended as follows:

Security Event exclusion is hereby added to Section 5. Exclusions of the Policy as follows:

Security Event

arising out of, based upon, attributable to, as a consequence of or resulting from, directly or indirectly, a **Security Event**.

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO.

SECURITY EVENT EXCLUSION – EMPLOYEE INFIDELITY CARVE BACK

This endorsement effective _____ forms a part of Policy number **XXX** issued to _____

In consideration of the premium charged, it is hereby understood and agreed that this Policy is amended as follows:

Security Event exclusion is hereby added to Section 5. Exclusions of the Policy as follows:

Security Event

arising out of, based upon, attributable to, as a consequence of or resulting from, directly or indirectly, a **Security Event**, except when covered under Insurance Clause 1.1 or extension 2.7.

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. XXX

SPECIFIC EVENT/MATTER EXCLUSION

This endorsement effective _____ forms a part of Policy number **XXX** issued to _____.

In consideration of the premium charged, it is hereby understood and agreed that Specific Event/Matter exclusion is hereby added to Section 5. Exclusions of the Policy as follows:

Specific Event/Matter

alleging, arising from, based upon, in connection with, attributable to or as a consequence of any Event/Matter set forth below, or the same or substantially the same Event/Matter underlying or alleged therein or any peril, fraud, act or event in any way related to such Event/Matter.

Event/Matter:

- (1) Specify with requisite details
- (2)
- (3)

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. **xxx**

SPECIFIC PERSON EXCLUSION

In consideration of the premium charged, it is hereby understood and agreed that Specific Person exclusion is hereby added to Section 5. Exclusions of the Policy as follows:

Specific Person

alleging, arising from, based upon, in connection with, attributable to or as a consequence of a **Wrongful Dishonest Act** of any Person as set forth below,
PERSON

-
-
-

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. xxx

TIE-IN LIMITS ENDORSEMENT

This endorsement effective XX.XX.XXXX forms a part of Policy number XXXXXX issued to XXXXXXXXXXXX.

In consideration of the premium charged, it is hereby understood and agreed that:

The maximum liability for all payments under this Policy and the policies Scheduled below shall be <Dollar amount shown in the Schedule>.

		Schedule	
Insurer	Policyholder	Limits of Liability	Policy Number
<u><Name></u>	<u><Name></u>	<u>XXXXXX</u>	<u><Number></u>
<u><Name></u>	<u><Name></u>	<u>XXXXXX</u>	<u><Number></u>
<u><Name></u>	<u><Name></u>	<u>XXXXXX</u>	<u><Number></u>

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIST OF EXTENSIONS / ENDORSEMENTS

Sr. No.	Add-On Cover Name	UIN
1	Business Interruption Loss resulting from a Cyber Event Exclusion	IRDAN152CPLB0863V01202526/A0864V01202526
2	Absolute Cyber Coverage Exclusion	IRDAN152CPLB0863V01202526/A0865V01202526
3	Employee Infidelity Carve Back	IRDAN152CPLB0863V01202526/A0866V01202526
4	ERISA Extension (Bonded Plan)	IRDAN152CPLB0863V01202526/A0867V01202526
5	ERISA Extension	IRDAN152CPLB0863V01202526/A0868V01202526
6	Extortion Exclusion (Including Ransomware)	IRDAN152CPLB0863V01202526/A0869V01202526
7	Extortion Extension (Including Ransomware)	IRDAN152CPLB0863V01202526/A0870V01202526
8	Fraudulent Impersonation Exclusion (Non Zurich Wordings)	IRDAN152CPLB0863V01202526/A0871V01202526
9	Fraudulent Impersonation Exclusion (Zurich Wordings)	IRDAN152CPLB0863V01202526/A0872V01202526
10	Fraudulent Impersonation Extension	IRDAN152CPLB0863V01202526/A0873V01202526
11	Sanction Endorsement	IRDAN152CPLB0863V01202526/A0874V01202526
12	Absolute Security Event Exclusion	IRDAN152CPLB0863V01202526/A0875V01202526
13	Security Event Exclusion – Employee Infidelity Carve Back	IRDAN152CPLB0863V01202526/A0876V01202526
14	Specific Event / Matter Exclusion	IRDAN152CPLB0863V01202526/A0878V01202526
15	Specific Person Exclusion	IRDAN152CPLB0863V01202526/A0879V01202526
16	Tie-in Limits Endorsement	IRDAN152CPLB0863V01202526/A0880V01202526
17	Fraudulent Impersonation	IRDAN152CPLB0863V01202526/A0881V01202526
18	Loss Mitigation	IRDAN152CPLB0863V01202526/A0882V01202526
19	Care, Custody and Control	IRDAN152CPLB0863V01202526/A0883V01202526
20	Interest	IRDAN152CPLB0863V01202526/A0884V01202526
21	Costs, Expenses and Fees	IRDAN152CPLB0863V01202526/A0885V01202526
22	Investigation Costs	IRDAN152CPLB0863V01202526/A0886V01202526
23	Verification and Reconstitution Costs	IRDAN152CPLB0863V01202526/A0887V01202526
24	Contractual Penalties	IRDAN152CPLB0863V01202526/A0888V01202526
25	Extended Discovery Period	IRDAN152CPLB0863V01202526/A0889V01202526