

## ZURICH CYBER SOLUTIONS

### Endorsement Library

**Contents**

|   |           |
|---|-----------|
| <b>ADDITIONAL INSURED WITH SUBSIDIARIES ENDORSEMENT .....</b>                       | <b>2</b>  |
| <b>ADDITIONAL INSURED WITHOUT SUBSIDIARIES ENDORSEMENT .....</b>                    | <b>3</b>  |
| <b>BRICKING EXTENSION ENDORSEMENT .....</b>   | <b>4</b>  |
| <b>DEPENDENT BUSINESS INTERRUPTION (NON-IT) ENDORSEMENT .....</b>                   | <b>6</b>  |
| <b>DEPENDENT BUSINESS INTERRUPTION EXTENSION (SYSTEM FAILURE) ENDORSEMENT .....</b> | <b>8</b>  |
| <b>CYBER FRAUD LOSS AND SOCIAL ENGINEERING LOSS ENDORSEMENT .....</b>               | <b>10</b> |
| <b>MULTINATIONAL INSURANCE PROGRAM ENDORSEMENT .....</b>                            | <b>14</b> |
| <b>AMENDED PERIOD OF INSURANCE ENDORSEMENT .....</b>                                | <b>17</b> |
| <b>PERIOD OF INSURANCE EXTENSION ENDORSEMENT .....</b>                              | <b>18</b> |
| <b>CANCELLATION ENDORSEMENT .....</b>   | <b>19</b> |
| <b>RANSOMWARE EVENT SUBLIMIT AND COINSURANCE .....</b>                              | <b>20</b> |
| <b>REPUTATION DAMAGE INCOME LOSS ENDORSEMENT .....</b>                              | <b>22</b> |
| <b>REWARD PAYMENT ENDORSEMENT .....</b>   | <b>25</b> |
| <b>RUN-OFF ENDORSEMENT .....</b>  | <b>27</b> |
| <b>SISTER COMPANY ENDORSEMENT .....</b>   | <b>29</b> |
| <b>SPECIFIC EVENT/MATTER EXCLUSION .....</b>  | <b>31</b> |
| <b>TERRITORIAL EXPOSURE EXCLUSION ENDORSEMENT .....</b>                             | <b>32</b> |
| <b>TIE-IN LIMITS ENDORSEMENT .....</b>  | <b>33</b> |
| <b>US AMENDATORY ENDORSEMENT .....</b>  | <b>34</b> |

**ENDORSEMENT NO. xxx**

**ADDITIONAL INSURED WITH SUBSIDIARIES ENDORSEMENT**

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:

The Definition 2.50 **Insured** is amended to include the entities listed in the SCHEDULE below and their **Subsidiaries**. shall pay to or on behalf

SCHEDULE

|  |
|--|
|  |
|  |
|  |
|  |
|  |

For the purposes of this endorsement **Subsidiary** shall mean any entity or organisation, including any partnership, in which on or before the inception date of this **Policy**, an entity listed in the SCHEDULE above, directly or indirectly through one or more **Subsidiary**:

- (a) controls the composition of the board of directors, or has the right to elect or appoint a majority of the board of directors (or equivalent in any other country);
- (b) controls more than 50% of the shareholder or equity voting rights;
- (c) holds more than 50% of the issued share capital or equity; or
- (d) holds an ownership interest of 50% or more in a joint venture and maintains control over management and operations pursuant to written contract.

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

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

Endorsement No. **xxx**

**ADDITIONAL INSURED WITHOUT SUBSIDIARIES ENDORSEMENT**

This endorsement effective \_\_\_\_\_ forms a part of Policy Number **XXX** issued to \_\_\_\_\_.

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

The Definition 2.50 **Insured** is amended to include the entities listed in the SCHEDULE below.

SCHEDULE

|  |
|--|
|  |
|  |
|  |
|  |
|  |

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

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. xxx

**BRICKING EXTENSION ENDORSEMENT**

This endorsement effective \_\_\_\_\_ forms a part of Policy no. XXX issued to \_\_\_\_\_ .  
endorsement

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

- I. The following is added to Section 3. Limits and Sub-Limits of Insuring Agreements, B. First Party Covers, of the Schedule:

| Insuring Agreement                       | Operative | Limit of Liability | Deductible or Waiting Period for Risks domiciled in and/or Products/Services provided to the Rest of the World | Deductible or Waiting Period for Risks domiciled in and/or Products/Services provided to the US/US-Territories/Canada |
|--|-----------|--------------------|--|---|
| IT Hardware Replacement Costs (Bricking) | Yes       | xxxx               | xxxx   | xxxx  |

- II. The following is added to Section 1 – Insuring Agreements, Subsection B. First Party Covers of the Policy:

IT Hardware Replacement Costs (Bricking)

The **Insurer** will pay for **IT Hardware Replacement Costs (Bricking)** incurred by the **Insured** that directly result from a **Security Event** or **Privacy Event** covered by this Policy, provided that such **Security Event** or **Privacy Event** is first discovered during the **Policy Period**.

- III. The Insuring Agreement 2. Emergency Costs in Section 1 of the Policy is deleted and replaced with:

If the **Insurer’s** written consent cannot reasonably be obtained before **Breach Costs, Digital Asset Replacement Costs, IT Hardware Replacement Costs (Bricking), Increased Costs of Working or Defence Costs** are incurred with respect to any **covered Event** or **Claim** the **Insurer** will give retrospective approval for such costs.

The **Insured** may also contact the **Breach Response Service** to manage and coordinate the response to the **Privacy Event** or **Security Event**.

- IV. The following is added to Section 2 – Definitions of the Policy:

IT Hardware Replacement Costs (Bricking)

**IT Hardware Replacement Costs (Bricking)** mean reasonable and necessary costs and expenses incurred by the **Insured** with the prior written consent of the **Insurer** to replace or repair all or part of an **Insured's** hardware due to a **Security Event** or **Privacy Event** that resulted in loss, damage, corruption or destruction of **Digital Assets**, provided always that such replacement or repairment of hardware is more cost-effective than installing new **Digital Assets** onto the **Insured's** existing hardware, if this is possible.

- V. The following is added to the definition of **First Party Loss** in Section 2 – Definitions of the Policy:

**IT Hardware Replacement Costs (Bricking)**

- VI. The following sentence is added at the end of the Property Damage exclusion in Section 3 – Exclusions of the Policy:

This Exclusion will not apply to the extent **IT Hardware Replacement Costs (Bricking)** is covered under this endorsement.

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

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. xxx

**DEPENDENT BUSINESS INTERRUPTION (NON-IT) ENDORSEMENT**

This endorsement effective \_\_\_\_\_ forms a part of Policy no. XXX issued to \_\_\_\_\_.

Notwithstanding anything contained herein to the contrary, it is hereby understood and agreed that the Policy is amended as follows: endorsement

I. The following is added to Section 11. Coverage of the **Schedule**:

| Insuring Agreement  | Operative | Limit of Liability | Deductible or Waiting Period for Risks domiciled in and/or Products/Services provided to the Rest of the World | Deductible or Waiting Period for Risks domiciled in and/or Products/Services provided to the US/US-Territories/Canada |
|---|-----------|--------------------|--|---|
| xxx Dependent Business Income Loss and Extra Costs (non-IT) | Yes       | xxxx               | Xxxx or xxx hours<br><b>Waiting Period</b>   | Xxxx or xxx hours<br><b>Waiting Period</b>  |

II. The following Insuring Agreement is added to Section 1 – Insuring Agreements, Subsection B. First Party Covers of the Policy:

xxx Dependent Business Income Loss and Extra Costs (non-IT)

The **Insurer** will indemnify **the Insured for Business Income Loss and Extra Costs** due to an **Interruption of Service** of a **Computer System**, which the **Named Supplier** operates, provided such **Interruption of Service** directly results from a **Security Event** within the **Computer System** of a **Named Supplier** only.

III. The following definition is added to Section 2 – Definitions of the Policy:

xxx Named Supplier

**Named Supplier** means the following third parties that are assigned by the **Policyholder** or any **Subsidiary** by written or electronic contract to provide ingredients and/or raw materials for the **Insured**:

| Name of Supplier | Business Activity | Limit of Liability |
|------------------|-------------------|--------------------|
|------------------|-------------------|--------------------|

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

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. xxx

**DEPENDENT BUSINESS INTERRUPTION EXTENSION (SYSTEM FAILURE)  
ENDORSEMENT**

This endorsement effective \_\_\_\_\_ forms a part of Policy no. XXX issued to \_\_\_\_\_.

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

I. The following is added to Section 3. Limits and Sub-Limits of Insuring Agreements, B. First Party Covers, 3. Business Interruption Loss and Dependent Business Interruption Loss of the **Schedule**:

| Insuring Agreement   | Operative | Limit of Liability | Deductible or Waiting Period for Risks domiciled in and/or Products/Services provided to the Rest of the World | Deductible or Waiting Period for Risks domiciled in and/or Products/Services provided to the US/US-Territories/Canada |
|--|-----------|--------------------|--|---|
| <b>Dependent Business Interruption Loss</b> incurred as a result of an <b>Interruption of Service</b> caused by a <b>System Failure</b> or <b>Administrative Error</b> | Yes       | xxxx               | Xxxx or xxx hours<br><b>Waiting Period</b>   | Xxxx or xxx hours<br><b>Waiting Period</b>  |

II. The following Insuring Agreement is added to Section 1 – Insuring Agreements, Subsection B. First Party Covers of the Policy:

Dependent Business Interruption Loss – System Failure or Administrative Error

The **Insurer** will pay the Insured for **Dependent Business Interruption Loss** incurred by the **Insured** during the **Period of Restoration**, as a result of an **Interruption of Service** that is first discovered during the **Policy Period** and directly arises from a **System Failure** or **Administrative Error**.

III. Subsection (c) of the definition of **Interruption of Service** in Section 2 – Definitions of the Policy is deleted and replaced with the following:

(c) an actual and measurable interruption, suspension, failure, degradation or delay in the performance of a **Computer System** of a **Service Provider**.

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

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. xxx

**CYBER FRAUD LOSS AND SOCIAL ENGINEERING LOSS ENDORSEMENT**

This endorsement effective \_\_\_\_\_ forms a part of Policy no. XXX issued to \_\_\_\_\_. This In consideration of the premium charged, it is hereby noted and agreed that the Policy is amended as follows:

I. The following is added to Section 3. Limits and Sub-Limits of Insuring Agreements, B. First Party Covers of the **Schedule**:

| Insuring Agreement                           | Operative | Limit of Liability | Deductible or Waiting Period for Risks domiciled in and /or Products/Services provided to the Rest of the World | Deductible or Waiting Period for Risks domiciled in and/or Products/Services provided to the US/US-Territories/Canada |
|--|-----------|--------------------|---|---|
| Cyber Fraud Loss and Social Engineering Loss | Yes       | xxxx               | xxxx  | xxxx  |

II. The following Insuring Agreement is added to Section 1. B. First Party Covers of the Policy:

Cyber Fraud and Social Engineering

The **Insurer** will pay the **Insured** for:

- **Cyber Fraud Loss**; and
- **Social Engineering Loss**;

incurred by an **Insured**, resulting directly from any **Cyber Fraud** or **Social Engineering Criminal Act** which is first discovered during the Policy Period.

The **Limit of Liability** provided under this Cyber Fraud Loss and Social Engineering Loss Endorsement shall expressly be excess of any other insurance (including but not limited to any financial institution bond or commercial crime coverage) maintained by the **Insured**.

It is noted and understood that there is no coverage afforded under the Social Engineering Insuring Agreement unless before acting upon any **Transfer Instruction** the **Insured** have confirmed the validity of such **Transfer Instruction**.

Such confirmation must include a prearranged procedure recorded in writing in which the **Insured** either:

- (a) verify the authenticity and accuracy of the **Transfer Instruction** by means of a call back to a predetermined telephone number; or

- (b) use some other reasonably secure verification procedure; and the **Insured** preserves a contemporaneous written record of this verification along with all elements of the fraudulent **Transfer Instruction**.

III. The following is added to the definition of **Circumstance** of the Policy:

**Cyber Fraud or Social Engineering Criminal Act**

IV. The following are added to the definition of First Party Loss of the Policy:

**Cyber Fraud Loss and Social Engineering Loss**

V. The following definitions are added to Section 2 – Definitions of the Policy:

Cyber Fraud

**Cyber Fraud** means:

- (a) any fraudulent or dishonest misuse or manipulation by a **Third Party** of the **Computer Systems**, which for clarity includes funds transfer systems, owned or operated by the **Insured**, or
- (b) any fraudulent electronic, telegraphic, cable, telephone or email instructions or fraudulent alteration of such instructions by a **Third Party** to debit an account maintained by the **Insured** at a financial institution.

Cyber Fraud Loss

**Cyber Fraud Loss** means the direct financial loss by theft of:

- (a) any **Money** or **Securities** sustained by an **Insured**; or
- (b) any **Money** or **Securities** which is under the control and custody of the **Insured** and for which the **Insured** is legally liable;

as a direct result of a **Cyber Fraud**.

Social Engineering Criminal Act

**Social Engineering Criminal Act** means any transfer of **Money** or **Securities** by an **Insured**, in good faith, in reliance upon a **Transfer Instruction** purportedly issued by an **Insured** or by an **Employee**, **Customer** or **Vendor**, but which **Transfer Instruction** proves to have been fraudulently issued or manipulated by an imposter without the knowledge or consent of **such Insured** or such **Employee**, **Customer** or **Vendor**.

Social Engineering Loss

**Social Engineering Loss** means the direct financial loss of any **Money** or **Securities** sustained by an **Insured** as a direct result of a **Social Engineering Criminal Act**.

Transfer Instruction

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

Vendor

**Vendor** means an entity or individual from whom the **Insured** purchases goods or receives services under a written contract.

- VI. The Exclusion of Trading and other Monetary Losses in Section 3 – Exclusions of the Policy is hereby deleted in its entirety and replaced with the following:

Trading and other Monetary Losses

based upon, arising out of, or attributable to the monetary value of any transaction or change in value of any account, including but not limited to: electronic funds transfers, trading losses, trading liabilities, awards, prizes, points, coupons, earnings or other intangible property; however, this exclusion does not apply to any **Cyber Fraud Loss** or **Social Engineering Loss**.

- VII. The following is added to Section 5 – Notification, Settlement and Valuation of the Policy:

Valuation of Cyber Fraud Loss and Social Engineering Loss

**Cyber Fraud Loss** or **Social Engineering Loss** will be calculated in accordance with the following principles:

(a) Securities

In case of loss of or damage to **Securities**, the **Insurer's** liability is limited to the actual cash value of such **Securities** at the close of business on the business day preceding the day on which the loss was discovered.

(b) Foreign Currency

In the case if a foreign currency (meaning a currency other than the currency in which this Endorsement is written) is involved in a loss sustained by the **Insured** under this Endorsement, then for the purpose of any calculation required in the settlement of a loss the rate of exchange will be the rate as offered by the **Insurer's** London Clearing Bank on the date of such settlement.

(c) Books of Accounts and Records

In the case of loss of or damage to **Property** consisting of books of accounts or other records other than **Electronic Data** used by the **Insured** in the conduct of its business, the **Insurer** will be liable under this section only if such books or records are actually reproduced and then the **Insurer's** liability is limited to the cost of blank books, blank pages or other materials plus the cost of labour and computer time for the actual transcription or copying of data which will have been furnished by the **Insured** in order to reproduce such books and other records.

(d) Electronic Data

In the case of the destruction, erasure or theft of **Electronic Data** used by the **Insured** while such data is stored within the **Computer Systems** of the **Insured**, the **Insurer** will be liable under this section if such data is actually reproduced and cover hereunder will only apply to the cost of labour for the actual transcription or copying of data, which will have been furnished by the **Insured** in order to reproduce such **Electronic Data**.

- VIII. The following clause is added to Section 5.1 Claims Procedures (A) Responsibilities of the Insured of the Policy:

On the discovery of **Cyber Fraud** or **Social Engineering Criminal Act** and whether or not the **Insured** intends to make a claim under this Endorsement, the **Insured** will notify the **Insurer**

in writing as soon as reasonably possible, but in any event no later than 60 days after the expiry of the **Policy Period**. Such notice will include, but not be limited to a description of the circumstances leading to the loss and the names, if known, of the persons causing such loss.

The **Insured** will provide the **Insurer** with proof of loss within:

- (a) 6 (six) months of the discovery of any loss insured under this Endorsement; or
- (b) the additional time which the **Insured** may request, subject to the prior written consent of the **Insurer** with such extension of time.

In the event of a loss the **Insured** will immediately upon the **Insurer's** request deliver to the Insurer all pertinent records, information, explanation and other evidence as may be reasonably required for the purposes of investigating or verifying the loss together with a statutory declaration of the truth of the loss and of any matters connected with it if required.

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

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. xxx

**MULTINATIONAL INSURANCE PROGRAM ENDORSEMENT**  
(Receiving Countries)

This endorsement effective \_\_\_\_\_ forms a part of Policy no. XXX issued to \_\_\_\_\_.

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

I. This Policy forms part of the following **Multinational Insurance Program**:  
**Master Policy Insurer:**

**Parent Company:**

**Master Policy:** [Insert Master Policy Number]

II. The following Definitions as agreed under the **Master Policy** shall be added to Section 2 Definitions of this Policy:

**Program Aggregate Limit of Liability** means the amount of the **Aggregate Limit of Liability** as indicated in the schedule of the **Master Policy** applicable for the entire **Multinational Insurance Program**.

**EEA** means the European Economic Area composed by the members of the European Economic Area to which FoS (Freedom of Service) authorisations may apply or extend to.

**FoS (Freedom of Service) Policy** means the separate policy, as identified in the **Master Policy**, which covers risk in the **EEA**.

**Multinational Insurance Program** means the multinational insurance arrangement between the **Master Policy Insurer** and the **Parent Company**. This arrangement is a compilation of policies called **Multinational Insurance Program Policies**.

**Multinational Insurance Program Policies** means, collectively, this Policy and any other policy which is identified as part of the **Multinational Insurance Program**. This includes:

- this Policy;
- the **Master Policy**;
- any **FoS (Freedom of Service) Policy** (where applicable); and
- any **Received Policy**.

**Received Policy** means a policy within the scope of this **Multinational Insurance Program** which has been or will be issued to select subsidiaries of the **Parent Company**.

III. The following section is hereby added to the Policy:  
MULTINATIONAL INSURANCE PROGRAM CLAUSES

A. Interlocking Clause and Limits

For all **Multinational Insurance Program Policies** combined, the Insurers of the **Multinational Insurance Program Policies** are in no event obliged to pay more in any **Claim**

or **Circumstances** than the applicable **Aggregate Limit of Liability** as stated in the **Master Policy**, which the Policyholder of this Policy has read and understood.

The **Parent Company** and the **Master Policy Insurer** have therefore also agreed under the **Master Policy** that all payments made under any of the **Multinational Insurance Program Policies** shall be counted in adequate proportional pro-rata diminution of the **Program Aggregate Limit of Liability** agreed under the **Master Policy**. Any payments made for any Loss and/or First Party Loss which exceed the **Program Aggregate Limit of Liability** agreed under the **Master Policy** will be deducted in the **Policy Period** of this Policy to which the Claim is allocated according to the dates they were first made during the **Policy Period** or the **Extended Reporting Period** (if applicable) and notified to the **Insurer** as required by the Policy

The **Insurer** and the Policyholder therefore do herewith expressly agree under this Policy that once the **Program Aggregate Limit of Liability** has been reached, no additional payments will be made and/or no additional Claim will be indemnified under this Policy, even if the respective Limit of Liability as specified in the Schedule of this Policy has not been reached.

#### B. Cancellation

The following is added to Condition 6.5 Cancellation and Non-Renewal of Section 6 General Conditions:

Notwithstanding the above, this Policy will be automatically cancelled if the **Master Policy** terminates for any reason, if such cancellation is legally permissible and unless continuation of this Policy is agreed in writing by the Insurer.

All **Multinational Insurance Program Policies** are coterminous with the **Master Policy**, accordingly if the **Master Policy** is cancelled, rescinded or non-renewed then this Policy and all other **Multinational Insurance Program Policies** shall be deemed cancelled, rescinded or non-renewed with effect from the same date as the **Master Policy**, if legally permissible.

#### C. Extended Reporting Period

The Condition 6.8 Extended Reporting Period of Section 6 General Conditions is deleted in the Policy and is replaced by the following:

##### Extended Reporting Period

(i) All **Multinational Insurance Program Policies** are coterminous with the **Master Policy**. Accordingly, if the **Master Policy** is granted an extension of coverage for an **Extended Reporting Period**, then this Policy and all other **Multinational Insurance Program Policies** shall also be granted an **Extended Reporting Period** of the same duration and time as the **Master Policy**, at the charge of an additional premium equal to the same percentage as charged to the Policyholder of the **Master Policy**, subject to applicable law of this Policy.

(ii) In the event an **Extended Reporting Period** is applicable, such **Extended Reporting Period** applies only in respect of any **Wrongful Act**, committed on or after the **Retroactive Date** as specified in Section 1.4.(c) of the **Schedule** and prior to the expiration date of the **Policy Period**

Provided always that:

- (a) Any **Claim** first made during the **Extended Reporting Period**, if applicable, shall be considered made during the **Policy Period**;

- (b) If an **Extended Reporting Period** is granted by the Insurer, the Insurer shall issue an endorsement that sets forth the extended period of coverage;
- (c) The **Extended Reporting Period** does not reinstate or increase the **Limit of Liability**, nor extend the **Policy Period**;
- (d) In the event of **Change of Control** (as defined in clause 5.6) the **Extended Reporting Period** will not be available; and
- (e) The additional premium for any **Extended Reporting Period** shall be deemed fully earned at the inception of the **Extended Reporting Period**.

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

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. xxx

**AMENDED PERIOD OF INSURANCE ENDORSEMENT**

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 Item 1.4 (a) **Policy Period** as stated in the **Schedule** is hereby deleted in its entirety and replaced with the following:

|                       |      |   |
|-----------------------|------|---|
| <b>Policy Period:</b> | From | Both days inclusive at the local standard time (item 1.2) |
|                       | To   |   |

The amendment of the **Policy Period**: pursuant to this endorsement does not reinstate or increase the applicable **Aggregate Limit of Liability** or **Limits of Liability** as shown in Sections 2 and 3 of the **Schedule**.

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

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. xxx

**PERIOD OF INSURANCE EXTENSION ENDORSEMENT**

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 Item 1.4 (a) **Policy Period** as stated in the Schedule is deleted in its entirety and replaced with the following:

|                       |                              |                             |
|-----------------------|------------------------------|-----------------------------|
| <b>Policy Period:</b> | From Original Inception Date | Both days inclusive at the  |
|                       | To New Expiration Date       | local standard time in item |
|                       |                              | 1.2                         |

The extension of the **Policy Period** pursuant to this endorsement does not reinstate or increase the **Aggregate Limit of Liability** or the **Limits of Liability** set forth in Sections 2 and 3 of the **Schedule**.

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

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. xxx

**CANCELLATION ENDORSEMENT**

This endorsement effective \_\_\_\_\_ forms a part of Policy Number XXX issued to \_\_\_\_\_.

It is hereby understood and agreed that in consideration of the return premium of CUR \_\_\_\_\_,  
this **Policy** is cancelled effective [Cancellation Effective Date].

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

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. xxx

### RANSOMWARE EVENT SUBLIMIT AND COINSURANCE

This endorsement effective \_\_\_\_\_ forms a part of Policy no. XXX issued to \_\_\_\_\_.

In consideration of the premium charged, it is hereby noted and agreed that the Policy is amended as follows, subject to the Cyber Extortion Threat Insuring Agreement being operative according to the **Schedule**:

- I. The following is added to Section 3. Limits and Sub-Limits of Insuring Agreements of the **Schedule**:

|                     | Limit of Liability | Coinsurance percentage |
|---------------------|--------------------|------------------------|
| E. Ransomware Event | xxxx               | Xxxx%                  |

- II. The following definition is added to Section 2 - Definitions of the Policy:

Ransomware Event

**Ransomware Event** means any **Cyber Extortion Threat**, regardless of whether or not

- (i) the specific amount of the **Extortion Payment** demand is actually communicated,
- (ii) a **Denial of Service Attack** is actually commenced,
- (iii) part of the extracted **Personal Information** is actually disseminated, divulged, or improperly utilized,
- (iv) **Electronic Data** is actually encrypted or otherwise made unavailable,
- (v) an **Interruption of Service** actually occurs, or
- (vi) any **Extortion Payments** are actually made.

- III. The following is added to Section 6 – General Conditions, 6.9 Limits of Liability and Deductibles of the Policy:

The maximum liability of the **Insurer** for all **Loss** and **First Party Loss** under all Insuring Agreements combined arising out of, in connection with, attributable to, resulting from, either directly or indirectly, all **Ransomware Events** is the **Limit of Liability** indicated under E. Ransomware Event in Section 3. Limits and Sub-Limits of Insuring Agreements of the **Schedule**.

The **Limit of Liability** for a **Ransomware Event** is part of the **Aggregate Limit of Liability** indicated in the **Schedule** and not in addition to it.

The **Ransomware Event** coinsurance percentage indicated in 3. Limits and Sub-Limits of Insuring Agreements of the **Schedule** applies to all **Loss** and **First Party Loss** combined arising out of, in connection with, attributable to, resulting from, either directly or indirectly, all **Ransomware Events**. Such coinsurance percentage shall be

borne by the Insured and remain uninsured. Payments by an **Insured** of the **Ransomware Event** coinsurance shall not reduce the **Limit of Liability** for **Ransomware Event**, the Aggregate Limit of Liability or any other applicable **Limit of Liability**. Only the portion of any such **Loss** and **First Party Loss** arising out of, in connection with, attributable to, resulting from, either directly or indirectly, a **Ransomware Event** paid by the Insurer shall reduce the **Limit of Liability** for **Ransomware Event**, the **Aggregate Limit of Liability** or any applicable **Limit of Liability**.

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

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. xxx

**REPUTATION DAMAGE INCOME LOSS ENDORSEMENT**

This endorsement effective \_\_\_\_\_ forms a part of Policy no. XXX issued to \_\_\_\_\_.

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

- I. The following is added to Section 3. Limits and Sub-Limits of Insuring Agreements, B. First Party Covers, 3. Business Income Loss of the **Schedule**:

| Insuring Agreement            | Operative | Limit of Liability | Adverse Media Loss Period | Adverse Media Waiting Period | Deductible for Risks domiciled in and/or Products/Services provided to the Rest of the World | Deductible for Risks domiciled in and/or Products / Services provided to the US / US-Territories / Canada |
|-------------------------------|-----------|--------------------|---------------------------|------------------------------|--|---|
| Reputation Damage Income Loss | Yes       | XXX                | XXX                       | XXX hours                    | XXX  | XXX   |

- II. The following is added to Section 1 - Insuring Agreements, B. First Party Covers of the Policy:

Reputation Damage Income Loss

**The Insurer** will pay the **Reputation Damage Income Loss** incurred by the **Insured** that directly results from an **Adverse Media Event** concerning an actual or alleged **Security Event** or **Privacy Event** covered by this Policy; provided that such **Security Event** or **Privacy Event** is first discovered during the **Policy Period**.

Provided always that such **Reputation Damage Income Loss**:

- (i) is sustained during the **Adverse Media Loss Period**;
- (ii) is subject to the **Adverse Media Waiting Period**;
- (iii) does not exceed the **Limit of Liability** for **Reputation Damage Income Loss** incurred during the **Policy Period**; and
- (iv) is limited to 10% of the **Limit of Liability** for any twenty-four-hour covered period.

- III. The following definitions are added to Section 2 – Definitions of the Policy:

Adverse Media Event

**Adverse Media Event** means a communication via any media, including but not limited to television, print, radio, electronic, or digital form regarding previously non-public information specifically arising from an actual or alleged **Security Event** or **Privacy Event** that threatens material damage to the Insured's reputation. For the avoidance of doubt, this Policy does not cover any **Adverse Media Events** arising directly or indirectly out of a general security issue, an industry issue, or any specific competitor issue without any specific allegation regarding the **Insured**.

Adverse Media Loss Period

**Adverse Media Loss Period** means the period specified in the **Schedule** starting from the date and time that the **Insured** first becomes aware of an **Adverse Media Event**.

Provided always that if the Schedule provides for an Adverse Media Waiting Period, the Adverse Media Loss Period will commence only once the Adverse Media Waiting Period has expired.

Adverse Media Waiting Period

**Adverse Media Waiting Period** means the waiting period specified in the **Schedule** starting from the date and time the Insured first becomes aware of an **Adverse Media Event**.

Reputation Damage Income Loss

**Reputation Damage Income Loss** means the net profit before income and corporation taxes that the Insured is prevented from earning during the **Adverse Media Loss Period** due to:

- (a) termination of the **Insured's** service contracts with one or more of the Insured's clients;
- (b) reduction in the **Insured's** customer volume; or
- (c) both a) and b) of this definition,

where such loss arises directly from an **Adverse Media Event** concerning an actual or alleged **Security Event** or **Privacy Event**.

**Reputation Damage Income Loss** does not include any:

- (i) contractual penalty;
- (ii) expense incurred to identify or remediate **Software** program errors or vulnerabilities;
- (iii) cost resulting from an actual Interruption of **Service** of an **Insured's** business directly caused by a **Security Event**, a **System Failure** (if the System Failure Extension Endorsement applies), a **Privacy Event**, an **Administrative Error** or **Electronic Publishing Activity**;
- (iv) legal cost or expense;
- (v) liability to any **Third Party**;
- (vi) fees or expenses for the services of a public relations firm, crisis management firm or law firm to advise an **Insured** on minimizing the harm to an **Insured's** brand or reputation or restoring public confidence in an **Insured**;
- (vii) other consequential loss or damage;
- (viii) **Increased Costs of Working**;
- (ix) **Extortion Expenses, Extortion Payments, or**
- (x) **Breach Costs**.

IV. The following is added to the definition of **First Party Loss** in Section 2 – Definitions of the Policy:

**Reputation Damage Income Loss**

V. The following is added to Section 5 – Notification, Settlement and Valuation of the Policy:  
Valuation of Reputation Damage Income Loss

All loss arising from a **Reputation Damage Income Loss** will be calculated on an hourly basis based on the actual **Reputation Damage Income Loss** the Insured sustains during the **Adverse Media Loss Period** and subject to the **Adverse Media Waiting Period**, if applicable.

In order to determine the amount of such loss payable the Insurer will consider the **Insured's** net profit and expenses before the **Security Event** or **Privacy Event** and **Adverse Media Event** occurred and the **Insured's** probable net profit and expenses if no **Adverse Media Event** had occurred. Any such calculation will not include any estimate or projection that assumes that the Insured would have earned additional income as a result of favourable business conditions experienced by competitors or other comparable businesses. The **Insured** will provide the **Insurer** with access to all relevant sources of information, including, but not limited to:

- (a) the **Insured's** financial records, tax returns, accounting procedures;
- (b) documentation of trends in the **Insured** and variations in, or other circumstances affecting the **Insured** before or after the **Security Event** or **Privacy Event**, which would have affected the **Insured** had no **Security Event** or **Privacy Event** happened;
- (c) bills, invoices and other vouchers; and
- (d) deeds, liens and contracts.

VI. The following is added to Section 5 – Notification, Settlement and Valuation, Subsection 5.1 Claims Procedures, (A) Responsibilities of the Insured of the Policy:

It is agreed that on the happening of any **Adverse Media Event**, the **Insured** will:

- (ii) as soon as reasonably possible, but in no event later than sixty (60) days after the end of the **Policy Period**, give written notice to the **Insurer** of such **Adverse Media Event**;
- (iii) take all reasonable steps and measures to limit or mitigate **Reputation Damage Income Loss**; and
- (iv) provide the **Insurer** with proof of loss including full particulars within six (6) months of the discovery of any such **Adverse Media Event** under this Policy. Provided always that no legal proceedings for the recovery of any amount may be brought before the end of the sixty (60) days after the **Insured's** original proof of loss is submitted to the **Insurer** or more than twelve (12) months after the occurrence of the **Adverse Media Event** in question.

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

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. xxx

**REWARD PAYMENT ENDORSEMENT**

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 Policy is amended as follows:

I. The following is added to Section 3. Limits and Sub-Limits of Insuring Agreements of the **Schedule**:

| Insuring Agreement | Operative | Limit of Liability | Deductible or Waiting Period for Risks domiciled in and/or Products/Services | Deductible or Waiting Period for Risks domiciled in and/or Products/Services provided to the US/US-Territories/Canada |
|--------------------|-----------|--------------------|--|---|
| Reward Payments    | Yes       | xxxx               | xxxx   | xxxx  |

II. The following Insuring Agreement is added to Section 1 – Insuring Agreements, Subsection B. First Party Covers of the Policy:

**Reward Payments**

The Insurer will pay the **Insured for Reward Payments** incurred by the Insured, arising directly from a **Cyber Extortion Threat**, that is first received during the **Policy Period**, provided always that no **Reward Payment** shall be made to the Insured’s external auditor, or any **Insured Person** who is an internal auditor of the Insured or who supervises or manages the Insured’s external auditor.

III. The following definitions are added to Section 2 – Definitions of the Policy:

**Reward Payment**

**Reward Payment** means any amount, offered by the **Insured** with the prior written consent of the **Insurer** for information that leads to the arrest and conviction of any individual committing or trying to commit any illegal act related to a **Cyber Extortion Threat**.

IV. The following is added to the definition of **First Party Loss** in Section 2 – Definitions of the Policy:

**Reward Payments**

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

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. xxx

### RUN-OFF ENDORSEMENT

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:

(i) The **Schedule** is amended as follows:

- (a) Item 1.4 (a) **Policy Period** as stated on the **Schedule** is hereby deleted in its entirety and replaced with the following:

**Policy Period:** From ENTER ORIGINAL INCEPTION OF THE POLICY  
To ENTER END OF RUN-OFF DATE

Both days inclusive at the local standard time (item 1.2)

- (b) Item 1.4 (b) as stated in the **Schedule** is hereby deleted and replaced with the following:

Not Applicable

(ii) The **Policy** is amended as follows:

- (a) The following exclusion is hereby added to Section 3. Exclusions:

Run-Off

alleging, arising out of, based upon or attributable any **Wrongful Act** or **Event** that occurs after 1 day before Run-off start date local standard time. This **Policy** only provides coverage for **Wrongful Acts** or **Events** occurring before Run-off start date local standard time and subject to all of the other terms, conditions and limitations of this Policy.

- (b) 4.2 **Change in Control**, is hereby deleted in its entirety.  
(c) 6.5 **Cancellation** and **Non-Renewal**, is deleted in its entirety and replaced by the following:

#### 6.5 Cancellation and Non-Renewal

This Policy may not be cancelled by the **Insurer**, except for non-payment of premium. This Policy may not be cancelled by any other party, including the Policyholder or any Insured.

- (d) 6.8 **Extended Reporting Period**, is hereby deleted in its entirety.

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

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. xxx

**SISTER COMPANY ENDORSEMENT**  
(AMEND DEFINITION OF SUBSIDIARY)

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 Policy is amended as follows:

1. The Definition 2.87 **Subsidiary Company** in Section 2. Definitions is amended to include the following entities:
  - (1) any **Sister Company**; and
  - (2) any entity or organisation, including any partnership, in which on or before the inception date of this Policy, the **Insured**, directly or indirectly through one or more **Sister Company**:
    - (a) controls the composition of the board of directors, or has the right to elect or appoint a majority of the board of directors (or equivalent in any other country);
    - (b) controls more than 50% of the shareholder or equity voting rights; or
    - (c) holds more than 50% of the issued share capital or equity; or
    - (d) holds an ownership interest of 50% or more in a joint venture and maintains control over management and operations pursuant to written contract.

The Definition **Sister Company** is added to Section 2. Definitions of the Policy as follows:

Sister Company

**Sister Company** means any entity or organization in which on or before the inception date of this Policy, the **Parent Company**, directly or indirectly:

- (a) controls the composition of the board of directors, or has the right to elect or appoint a majority of the board of directors (or equivalent in any other country);
- (b) controls more than 50% of the shareholder or equity voting rights; or
- (c) holds more than 50% of the issued share capital or equity; or
- (d) holds an ownership interest of 50% or more in a joint venture and maintains control over management and operations pursuant to written contract

but only if such entity or organization is domiciled in the Country of Incorporation of the **Policyholder**.

- ii. The **Definition Parent Company** is added to Section 2. Definitions of the Policy as follows:

Parent Company

**Parent Company** means [NAME OF PARENT COMPANY OF THE POLICYHOLDER].

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 this **Policy** is amended as follows:

The following exclusion is hereby added to Section 3. 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 any **Event** or **Wrongful Act**, underlying facts, circumstances, acts or omissions in any way relating to such Event/Matter without limiting the effectiveness of Exclusions 3.6, Conduct, and 3.19, Prior Notice or Knowledge of Circumstances, Events or Claims, of this **Policy**.

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

### TERRITORIAL EXPOSURE EXCLUSION ENDORSEMENT

This endorsement effective \_\_\_\_\_ forms a part of Policy no. XXX issued to \_\_\_\_\_.

In consideration of the premium charged, it is hereby understood and agreed that the following exclusion is added to Section 3 – Exclusions of the Policy:

Notwithstanding anything stated in this Policy (including any endorsement) to the contrary, this Policy does not provide cover for any:

1. natural person during the time such person is ordinarily resident in, or entity domiciled or incorporated pursuant to local law in any of the **Excluded Territories**;
2. part of any Claim, action, investigation, suit or proceeding brought or maintained in any of the **Excluded Territories**;

**Loss, Defence Costs, First Party Loss, Civil Fines and Penalties** or other expense, costs, or damages of whatsoever nature, whether specifically defined in this Policy or generally, on account of any loss of (including loss of use of) or damage to, any of the **Insured's** premises, assets, **Securities, Money, Computer Systems**, data or other tangible or intangible property identifiable and solely located in any of the **Excluded Territories**.

For the purpose of this exclusion, “**Excluded Territories**” means

- (a) The Russian Federation;
- (b) The Republic of Belarus.

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 <Aggregate Limit of Liability shows in the Schedule>

| Schedule |              |                     |               |
|----------|--------------|---------------------|---------------|
| Insurer  | Policyholder | Limits of Liability | Policy Number |
| <Name>   | <Name>       |                     | <Number>      |
| <Name>   | <Name>       |                     | <Number>      |
| <Name>   | <Name>       |                     | <Number>      |

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

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Endorsement No. xxx

## US AMENDATORY ENDORSEMENT

This endorsement effective \_\_\_\_\_ forms a part of Policy no. XXX issued to \_\_\_\_\_.

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

I. The following exclusion is added to Section 3 – Exclusions of the policy:

xxx Biometric Information

Any **Insured Event, Loss or Claim** brought or commenced, in whole or in part (1) within the jurisdiction of or (2) pursuant to the laws of the United States of America or its territories and/or possessions and based upon, arising out of or attributable to, directly or indirectly, the actual or alleged collection, processing, retention, storage, sharing, sale, transferring, disposal, sale or other use of biometric information by the **Insured**, a **Dependent Business** or other third party on the **Insured's** behalf that is:

- a) performed without the consent or other authorisation of the individuals whose biometric information has been collected, processed, retained, stored, shared, sold, transferred or otherwise used
- b) retained by the **Insured**, a **Dependent Business** or other third party on the **Insured's** behalf in excess of any regulated destruction schedule for which biometric information which has been collected, processed, retained, stored, shared, sold, transferred or used with consent, must be permanently destroyed
- c) in violation of the **Insured's** public declaration of its privacy policy with respect to personal information; or
- d) in violation of any **Privacy Regulations**, or any consumer protection or deceptive trade practices law or any other federal, state, provincial, territorial, local or foreign statute, rule, directive, ordinance, regulation, provision or common law governing the collection, confidentiality, access, control, disclosure, retention, processing, modification, handling or use of biometric information or any amendment, addition or replacement of such statute, rule, directive, ordinance, regulation, or provision.

Provided, however, this exclusion shall not apply to a **Security Event** with respect to biometric information if such biometric information was otherwise collected, processed, retained, stored, shared, transferred, disposed, sold, or used by the **Insured**, a **Dependent Business**, or other third party on the **Insured's** behalf, with consent or authorisation as provided under the applicable statute, rule, directive, ordinance, regulation, provision, or common law governing the collection, confidentiality, access, control, disclosure, retention, processing, modification, handling or use of biometric information

II. The following exclusion is added to Section 3 – Exclusions of the policy:

**xxx Website Tracking**

Any **Insured Event, Loss or Claim** arising out of the collection or use of a pixel, code, or similar technology on a **Website** that transmits or redirects, or causes to be transmitted or redirected, information from an individual to a third party.

This exclusion shall not apply to any **Insured Event, Loss or Claim** arising out of the following:

1. any information that is transmitted or redirected to third parties with which the **Insured** has, at the time the information was redirected or transmitted, an in-force Business Associate Agreement (BAA) that governs the handling of Protected Health Information (PHI) collected on a **Website**;
2. the gaining of access to or use of a **Website** by an unauthorized person(s); and
3. any misconfiguration of a **Website** that results in data being displayed on a **Website** in a manner not authorized by the **Insured**.

For purposes of this Endorsement, **Website** means any internet website or application managed by the **Insured** or on the **Insured's** behalf.

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

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**LIST OF ENDORSEMENTS / EXTENSIONS**

| Sr. No. | Add-On Cover Name  | UIN                                      |
|---------|--|--|
| 1       | Additional Insured with Subsidiaries Endorsement                       | IRDAN152CPLB0941V01202526/A0942V01202526 |
| 2       | Additional Insured without Subsidiaries Endorsement                    | IRDAN152CPLB0941V01202526/A0943V01202526 |
| 3       | Bricking Extension Endorsement   | IRDAN152CPLB0941V01202526/A0944V01202526 |
| 4       | Dependent Business Interruption (Non-IT) Endorsement                   | IRDAN152CPLB0941V01202526/A0945V01202526 |
| 5       | Dependent Business Interruption Extension (System Failure) Endorsement | IRDAN152CPLB0941V01202526/A0946V01202526 |
| 6       | Cyber Fraud Loss and Social Engineering Loss Endorsement               | IRDAN152CPLB0941V01202526/A0947V01202526 |
| 7       | Multinational Insurance Program Endorsement                            | IRDAN152CPLB0941V01202526/A0948V01202526 |
| 8       | Amended Period of Insurance Endorsement                                | IRDAN152CPLB0941V01202526/A0949V01202526 |
| 9       | Period of Insurance Extension Endorsement                              | IRDAN152CPLB0941V01202526/A0950V01202526 |
| 10      | Cancellation Endorsement   | IRDAN152CPLB0941V01202526/A0951V01202526 |
| 11      | Ransomware Event Sublimit and Coinsurance                              | IRDAN152CPLB0941V01202526/A0952V01202526 |
| 12      | Reputation Damage Income Loss Endorsement                              | IRDAN152CPLB0941V01202526/A0953V01202526 |
| 13      | Reward Payment Endorsement   | IRDAN152CPLB0941V01202526/A0954V01202526 |
| 14      | Run-Off Endorsement  | IRDAN152CPLB0941V01202526/A0955V01202526 |
| 15      | Sister Company Endorsement   | IRDAN152CPLB0941V01202526/A0956V01202526 |
| 16      | Specific Event/Matter Exclusion  | IRDAN152CPLB0941V01202526/A0957V01202526 |
| 17      | Territorial Exposure Exclusion Endorsement                             | IRDAN152CPLB0941V01202526/A0958V01202526 |
| 18      | Tie-In Limits Endorsement  | IRDAN152CPLB0941V01202526/A0959V01202526 |
| 19      | US Amendatory Endorsement  | IRDAN152CPLB0941V01202526/A0960V01202526 |