



## **SUPPLEMENTAL DECLARATIONS CYBER INSURANCE ENDORSEMENT**

This Supplemental Declarations page forms a part of *your* policy.

### **NOTICE TO POLICYHOLDER**

**THE CYBER INSURANCE ENDORSEMENT (“ENDORSEMENT”) IS COMPRISED OF TWO COVERAGE COMPONENTS. SECTION I – CYBER LIABILITY COVERAGES IS WRITTEN ON A CLAIMS-MADE BASIS. SECTION II – FIRST PARTY BREACH EVENT COVERAGES PROVIDE CERTAIN FIRST PARTY COVERAGES.**

**READ THE ENTIRE ENDORSEMENT CAREFULLY TO DETERMINE *YOUR* RIGHTS AND DUTIES AND WHAT IS AND IS NOT COVERED. THE TERMS, DEFINITIONS, CONDITIONS, AND EXCLUSIONS SET FORTH IN THE ENDORSEMENT, AND THE LIMITS OF LIABILITY SHOWN IN THE SCHEDULE OF COVERAGES AND LIMITS (“THE SCHEDULE”), APPLY ONLY TO THE ENDORSEMENT. ANY CONDITIONS CONTAINED ELSEWHERE IN THE POLICY, INCLUDING THE CANCELLATION AND RENEWAL/NONRENEWAL PROVISIONS, REMAIN UNCHANGED AND WILL APPLY TO THE ENDORSEMENT, UNLESS THE ENDORSEMENT STATES OTHERWISE.**

**THERE IS NO COVERAGE UNDER THE ENDORSEMENT FOR *CLAIMS* ARISING OUT OF INCIDENTS, OCCURRENCES, OR ALLEGED WRONGFUL ACTS WHICH TAKE PLACE OR FIRST COMMENCE PRIOR TO THE *RETROACTIVE DATE* STATED IN THE ENDORSEMENT. THE ENDORSEMENT COVERS ONLY *CLAIMS* ACTUALLY MADE AGAINST THE *INSURED* WHILE THE COVERAGE REMAINS IN EFFECT. COVERAGE UNDER THE ENDORSEMENT CEASES UPON TERMINATION OF COVERAGE, EXCEPT FOR THE AUTOMATIC EXTENDED REPORTING PERIOD, UNLESS *YOU* PURCHASE ADDITIONAL EXTENDED REPORTING PERIOD COVERAGE.**

**THIS COVERAGE PROVIDES AN AUTOMATIC EXTENDED REPORTING PERIOD OF SIXTY (60) DAYS. *YOU* ALSO HAVE THE RIGHT TO PURCHASE A SUPPLEMENTAL EXTENDED REPORTING PERIOD OF ONE (1) YEAR, TWO (2) YEARS OR THREE (3) YEARS FOR AN ADDITIONAL PREMIUM OF 95%, 190%, OR 285%, RESPECTIVELY, OF THE ANNUAL PREMIUM IN EFFECT ON THE DATE THE ENDORSEMENT WAS ISSUED OR LAST RENEWED. POTENTIAL COVERAGE GAPS MAY ARISE WHEN ANY EXTENDED REPORTING PERIOD COVERAGE ENDS.**

**DURING THE FIRST SEVERAL YEARS OF THE CLAIMS-MADE RELATIONSHIP, CLAIMS-MADE BASIS RATES ARE COMPARATIVELY LOWER THAN OCCURRENCE RATES, AND *YOU* CAN EXPECT SUBSTANTIAL ANNUAL PREMIUM INCREASES, INDEPENDENT OF OVERALL RATE LEVEL INCREASES, UNTIL THE CLAIMS-MADE RELATIONSHIP REACHES MATURITY. THE RATES FOR ANY EXTENDED REPORTING PERIOD COVERAGE WILL BE BASED ON THE RATES IN EFFECT ON THE DATE THE POLICY WAS ISSUED OR LAST RENEWED.**

**ALL WORDS AND PHRASES IN THE ENDORSEMENT THAT APPEAR IN *BOLD AND ITALIC* PRINT HAVE THE MEANINGS SET FORTH IN SECTION VI OF THE ENDORSEMENT. ANY DEFINITIONS CONTAINED IN ANY OTHER COVERAGE OF THE POLICY DO NOT APPLY TO THE ENDORSEMENT.**

POLICY NUMBER: \_\_\_\_\_

ENDORSEMENT EFFECTIVE DATE: \_\_\_\_\_

**RETROACTIVE DATE:** \_\_\_\_\_

The Cyber Insurance limits of liability are specified in the Schedule shown below. The Cyber Insurance limits of liability are in addition to, and will not reduce, the limits of liability provided elsewhere under the Policy. ***Our*** payment of ***defense costs*** will not reduce the Cyber Insurance limits of liability.

### SCHEDULE OF COVERAGES AND LIMITS

COVERAGES	
Section I - Cyber Liability Coverages	
Coverage A - Multimedia Liability Coverage	
Coverage B - Security and Privacy Liability Coverage	
Coverage C - Privacy Regulatory Liability Coverage	
Section II - First Party Breach Event Coverages	
Coverage D - <b><i>Privacy Breach Response Costs, Notification Expenses and Customer Support and Credit Monitoring Expenses</i></b> Coverage	
Coverage E - Network Asset Protection Coverage	
Coverage F - Cyber Extortion Coverage	
Coverage G - BrandGuard Coverage	
LIMITS OF LIABILITY	
Each <b><i>Claim</i></b> Limit \$ _____	Annual Aggregate Limit \$ _____