

Cyber Exclusion – Broadform Liability

Policy Endorsement



Your policy is amended as follows:

You are not insured for any actual or alleged loss, liability, claim, cost, or expense, directly or indirectly contributed to by, resulting from, arising out of, or in connection with:

- (a) a **cyber act** including any action taken in controlling, preventing, suppressing, remediating, or responding to a **cyber act**; or
- (b) a **cyber incident** including any action taken in controlling, preventing, suppressing, remediating, or responding to a **cyber incident**; or
- (c) a **loss of data** resulting from a **cyber act** or a **cyber incident**.

This exclusion does not apply in respect of liability arising out of:

- (I) **damage** (for clarity, **damage** does not include **loss of data**), or
- (II) **injury** except that **injury** does not include shock, fright, mental anguish or mental injury.

Definitions

cyber act	means an unauthorised, malicious, or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any computer system .
cyber incident	means: <ul style="list-style-type: none">(a) any error or omission or series of related errors or omissions in creating, amending, entering, deleting or using any data; or(b) any partial or total unavailability or failure or series of related partial or total unavailability or failures to access or process data.
loss of data	means any loss of use, reduction in functionality, repair, replacement, restoration, reproduction, loss, or theft of any data , including any amount pertaining to the value of such data .
data	means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in electronic or digital form to be used, accessed, processed, transmitted or stored by a computer system .
computer system	means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller and including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, whether owned or operated by you or any other party.
damage, injury and you	have the same meanings as those provided in the policy.