

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ABSOLUTE EXCLUSION – CYBER MULTI-MEDIA OR INTERNET

This endorsement modifies insurance provided under the following:

PROTECTION AND INDEMNITY COVERAGE FORM

The following paragraph is added to **Exclusions**.

This insurance does not apply to:

Cyber Multi-Media or Internet

“Bodily injury” or “property damage” arising out of or resulting from, in whole or part, the use or misuse of any electronic device, website, portal, application platform or the internet/intranet including but not limited to:

- a. Any electronic transmission of data or other information; or
- b. Any computer virus or malicious code including but not limited to the transmission of a virus or malicious code; or
- c. Any data or other information posted on any website, portal, application platform or the internet/intranet; or
- d. The acquisition of electronic personal information or personally identifiable information; or
- e. The disclosure of electronic personal information or personally identifiable information; or
- f. Any electronic data amalgamation; or
- g. The use or misuse of any website, portal, application platform or internet/intranet address; or
- h. Any loss or data damage to any computer system, including but not limited to hardware or software; or
- i. The function or malfunctioning of any website, portal, application platform or the internet/intranet; or
- j. Any electronic sweepstakes or giveaways; or
- k. Any loss of access or denial of access to any website, portal application platform or the internet/intranet; or
- l. Any electronic fulfillment failure; or
- m. Any electronic device, website, portal, application platform or internet/intranet piracy, hacking or theft.

This exclusion applies even if:

- (1) Damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by you or others arising out of, or alleged to arise out of that which is described above; or
- (2) Claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the “occurrence” which caused the “bodily injury” or “property damage” involved that which is described above.

All other terms and conditions of this policy remain unchanged.