

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**MULTINATIONAL KIDNAP AND RANSOM –
CYBER EXTORTION EXCLUSION**

This endorsement modifies insurance provided under the following:

MULTINATIONAL KIDNAP AND RANSOM COVERAGE FORM

A. The following is added to Section II – Exclusions:

This insurance does not apply to any losses arising out of any “cyber extortion”.

B. The following is added to the definition of “insured event” in Section V – Definitions:

“Insured event” does not include any “cyber extortion” under any Coverage under this policy.

C. The following definitions are added to Section V – Definitions:

“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, including, but not limited to: (1) any similar system or any configuration of the aforementioned; or (2) any associated input, output, data storage device, networking equipment or back up facility.

“Cyber extortion” means a threat to alter, damage, destroy, disseminate or release any information within a “computer system”, communicated directly or indirectly to any insured by a person or persons, whether acting alone or in collusion with others, who demand a “ransom” in exchange for mitigating, removing, or not carrying out such threat. “Cyber extortion” includes, but is not limited to, threats that are self-propagating and are designed to contaminate computer programs or computer data, consumer system resources or usurp the normal operation of the “computer system”.