



NEW YORK CYBER SUITE SUPPLEMENTAL DECLARATIONS

COMPANY NAME:

Policy Number:

Account Number:

Named Insured:

ADDRESS:

Agent #:

Cyber Coverage

Effective Date:

PLEASE NOTE THAT DEFENSE COSTS ARE CONTAINED WITHIN THE THIRD-PARTY LIMIT OF LIABILITY AND SUBJECT TO THE DEDUCTIBLE. THIS MEANS THAT THE THIRD-PARTY LIMIT OF LIABILITY SPECIFIED IN THIS CYBER SUITE COVERAGE ENDORSEMENT SHALL BE REDUCED, AND MAY BE COMPLETELY EXHAUSTED, BY DEFENSE COSTS. IN THE EVENT THAT THE THIRD-PARTY LIMIT OF LIABILITY IS EXHAUSTED, THE INSURER SHALL NOT BE LIABLE FOR FURTHER DEFENSE COSTS OR FOR ANY DAMAGES OR JUDGMENTS. THIS CYBER SUITE COVERAGE ENDORSEMENT IS COMPRISED OF FIRST-PARTY AND THIRD-PARTY COVERAGES. THE FIRST-PARTY COVERAGE PROVIDED BY THIS ENDORSEMENT IS WRITTEN ON A DISCOVERY BASIS. THE THIRD-PARTY COVERAGE PROVIDED BY THIS ENDORSEMENT IS WRITTEN ON A CLAIMS-MADE BASIS AND PROVIDES NO COVERAGE FOR CLAIMS ARISING OUT OF INCIDENTS, OCCURRENCES OR ALLEGED WRONGFUL ACTS WHICH TOOK PLACE PRIOR TO THE FIRST INCEPTION OF THIS CYBER SUITE COVERAGE ENDORSEMENT. THIS THIRD-PARTY COVERAGE COVERS ONLY CLAIMS ACTUALLY MADE AGAINST THE INSURED WHILE THE COVERAGE REMAINS IN EFFECT, AND ALL THIRD-PARTY COVERAGE UNDER THIS ENDORSEMENT CEASES UPON THE TERMINATION OF THE COVERAGE, EXCEPT FOR THE AUTOMATIC EXTENDED REPORTING PERIOD COVERAGE, UNLESS THE INSURED PURCHASES ADDITIONAL EXTENDED REPORTING PERIOD COVERAGE. THIS THIRD-PARTY COVERAGE PROVIDES AN AUTOMATIC EXTENDED REPORTING PERIOD OF 60 DAYS. A SUPPLEMENTAL EXTENDED REPORTING PERIOD OF 1 YEAR MAY BE PURCHASED BY YOU FOR AN ADDITIONAL PREMIUM OF 98% OF THE FULL ANNUAL PREMIUM APPLICABLE TO THE THIRD-PARTY COVERAGE OF THIS CYBER SUITE COVERAGE ENDORSEMENT. BECAUSE THE EXTENDED REPORTING PERIOD IS NOT UNLIMITED, POTENTIAL COVERAGE GAPS MAY ARISE UPON ITS EXPIRATION. AS THE THIRD-PARTY COVERAGE PROVIDED BY THIS CYBER SUITE COVERAGE ENDORSEMENT IS WRITTEN ON A CLAIMS-MADE BASIS, THIRD-PARTY COVERAGE RATES ARE LOWER IN THE EARLIER YEARS THAN FOR AN OCCURRENCE POLICY, AND YOU SHOULD EXPECT SUBSTANTIAL ANNUAL PREMIUM INCREASES, INDEPENDENT OF OVERALL RATE INCREASES, UNTIL THE CLAIMS-MADE RELATIONSHIP REACHES MATURITY.

New York Cyber Suite Supplemental Declarations, Continued

CYBER SUITE

Cyber Suite Annual Aggregate Limit:	\$
First-Party Annual Aggregate Limit:	\$
Third-Party Annual Aggregate Limit:	\$
Cyber Suite Deductible Per Occurrence:	\$

FIRST-PARTY COVERAGES

DATA COMPROMISE RESPONSE EXPENSES **Included**

Sublimits Per Occurrence	
Public Relations:	\$10,000

COMPUTER ATTACK **Included**

Sublimit Per Occurrence	
Public Relations:	\$10,000

Sublimited Coverages Per Occurrence:

Cyber Extortion	\$
Misdirected Payment Fraud	\$
Computer Fraud	\$
Telecommunications Fraud	\$

REWARD PAYMENTS **Included**

Sublimit Per Policy Period:	\$25,000
-----------------------------	----------

THIRD-PARTY COVERAGES

PRIVACY INCIDENT LIABILITY **Included**

Privacy Incident Defense	
Privacy Incident Liability	

NETWORK SECURITY LIABILITY **Included**

Network Security Defense	
Network Security Liability	

IDENTITY RECOVERY COVERAGE

Annual Aggregate Limit Per *Identity Recovery Insured*: **\$25,000**

Deductible Per Occurrence: **None**

Sublimits Per Occurrence

Lost Wages and Child and Elder Care Expenses:	\$5,000
Miscellaneous Unnamed Costs:	\$1,000