

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION – ELECTRONIC SYSTEMS INTRUSION OR MANIPULATION**

This endorsement modifies insurance provided under the following:

### **VESSEL PHYSICAL DAMAGE COVERAGE FORM**

The following is added to **Exclusions**.

“We” do not pay for loss of or damage, to “covered property”, caused directly or indirectly by:

#### **Electronic Systems Intrusion or Manipulation**

A virus, harmful code or similar instruction introduced or enacted on a computer system (including electronic data) or a network to which it is connected, designed to damage or destroy any part of the system or disrupt its normal operations.

There is no coverage for loss or damage caused by or resulting from manipulation or intrusion of a computer system, (including electronic data) by:

- a. Any “insured”, employee, including a temporary employee, leased employee, or volunteer employee or by an entity retained by the “insured” or for the “insured” to inspect, design, install, modify maintain, repair or replace that system; or
- b. The insertion of a virus, harmful code or similar instructions, by any governments, entities, groups, and/or individuals into the “insured’s” electronic systems that results in loss or damage.

**Electronic Data.** Electronic Data means information, facts or computer programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMS, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment.

The term computer programs, referred to in the foregoing description of electronic data, means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store and retrieve or send data.

All other terms and conditions of this policy remain unchanged.