

Date: [Insert Date]

Policy Number: [Insert Policy Number]

Insured: [Insert Name of Insured]

ENDORSEMENT: PROFESSIONAL INDEMNITY CYBER EXTENSION

This endorsement forms part of the above-mentioned Professional Indemnity Insurance Policy. It is hereby understood and agreed that the coverage provided under this policy is extended to include the following Cyber Liability provisions, subject to the sub-limits, terms, and conditions set forth herein.

1. Insuring Clause Extension

The Insurer will indemnify the Insured for any Loss resulting from a Claim first made against the Insured during the Period of Insurance arising out of a Cyber Act or Cyber Incident in the performance of Professional Services, including:

- Privacy Liability: Breach of confidentiality or unauthorized disclosure of personal data.
- Network Security Liability: Transmission of malicious code or unauthorized access to a third party's computer system.
- Multimedia Liability: Infringement of intellectual property or defamation resulting from digital content.

2. Limits of Liability

The maximum limit of liability for this Cyber Extension shall be [Insert Amount], which shall be part of, and not in addition to, the aggregate Limit of Indemnity stated in the Policy Schedule.

3. Deductible

Each Claim under this extension is subject to a deductible of [Insert Amount].

4. Exclusions

This extension does not cover Loss arising from:

- Infrastructure failure (power, telecommunications, or internet service provider outages).
- Intentional or criminal acts committed by the Insured.
- War, invasion, or acts of foreign enemies.

- Costs associated with the restoration or improvement of systems beyond their original state.

5. Notification

The Insured must notify the Insurer as soon as practicable, but no later than [Insert Number] days after discovery, of any Cyber Incident that may result in a claim under this extension.

All other terms, conditions, and exclusions of the Policy remain unchanged.

Signed for and on behalf of the Insurer:

[Authorized Representative Name]

[Title]