

VOICE COMPUTER SYSTEM FRAUD (TOLL FRAUD) COVERAGE

This Endorsement Changes The Bond. Please Read it Carefully.

Certain words and phrases that appear in bold have special meaning as defined in the Intact form to which this Endorsement is attached.

The titles of sections or paragraphs listed below should not be considered for purposes of interpreting the intent of this Form; these titles have only been inserted for ease of reading.

In consideration of the payment of the premium, it is hereby understood and agreed that:

1. This **"Bond"** is amended by the addition of the following **Insuring Agreement**:

VOICE COMPUTER SYSTEM FRAUD

Loss resulting directly from charges for voice telephone long-distance toll-calls due to the fraudulent use or fraudulent manipulation of an **"Account Code"** or **"System Password"** required to obtain access to a **"Voice Computer System"** owned or leased by the **"Insured"**, installed on the **"Insured's"** premises, whose **"System Administration"** is performed and controlled by the **"Insured"**; provided, however, that the unauthorized access was not made possible by:

- (a) failure to incorporate a **"System Password"** feature or failure to change the **"System Password"** at least once every thirty (30) days thereafter; or
- (b) failure to have a call-disconnect feature in operation to automatically terminate a caller's access to the **"Voice Computer System"** after not more than three (3) unsuccessful attempts to input an **"Account Code"**.

2. In addition to the conditions and limitations in the **"Bond"**, the following shall apply to this **Insuring Agreement**:

DEFINITIONS

- A) **"Account Code"** means a confidential and protected string of characters which identifies or authenticates a person and permits that person to gain access to a **"Voice Computer System"** for the purpose of making toll-calls or utilizing voice mail messaging capabilities or other similar functional features.
 - B) **"Single Loss"** means loss resulting from toll-call charges made only on telephone lines directly controlled by one **"Voice Computer System"** and only toll-call charges occurring for a period of not more than thirty (30) days inclusive of the date on which the first such toll-call charge was made.
 - C) **"System Administration"** means the performance of security functions including but not limited to defining authorized persons to access a **"Voice Computer System"** and adding, changing and deleting **"Account Codes"** or **"System Passwords"** in connection therewith; and invoking or revoking a **"Voice Computer System"** option which directs telephone call routing or which adds, moves or drops telephone lines or which performs any other similar activity allowed by a hardware or software-based system option that has been incorporated by a manufacturer or vendor into a system or any component thereof provided said **"Voice Computer System"** option is not intended for the sole use of such manufacturer or vendor.
 - D) **"System Maintenance"** means the performance of hardware and software installation, diagnostics and corrections and similar activities that are performed in the usual custom and practice by a manufacturer or vendor to establish or maintain the basic operational functionality of a **"Voice Computer System"** or any component thereof.
 - E) **"System Password"** means a confidential and protected string of characters which identifies or authenticates a person and permits that person to gain access to a **"Voice Computer System"** or any portion thereof for the purpose of performing **"System Administration"** or **"System Maintenance"** activities.
 - F) **"Voice Computer System"** means a **"Computer System"** installed in one location which functions as a private branch exchange (PBX), voice mail processor, automated call attendant or provides a similar capability used for the direction or routing of telephone calls in a voice communications network.
3. The coverage afforded by this endorsement applies only to loss discovered by the **"Insured"** during the period that this endorsement is in force.
 4. All losses or series of losses involving the fraudulent activity of one individual, or in which one individual is implicated, whether or not that individual is specifically identified shall be treated as a **"Single Loss"**. A series of losses involving unidentified individuals but arising from the same toll-call or method of operation may be deemed by the **"Underwriter"** to involve the same individual and in that event shall be treated as a **"Single Loss"**.
 5. The **"Underwriter's"** total liability for each loss under the foregoing **Voice Computer System Fraud Coverage Insuring Agreement**, is limited to the amount stated in the Declaration Page(s) for this Endorsement.
 6. The Deductible applicable for each loss is the amount stated in the Declaration Page(s) for this Endorsement.

All other terms, conditions and limitations of this Policy shall remain unchanged.