

# EXTORTION COVERAGE ENDORSEMENT

**THIS ENDORSEMENT CHANGES THE CRIME COVERAGE SECTION. PLEASE READ IT CAREFULLY.**

1. It is agreed that the following is added to Section I. **Insuring Agreements** of the Crime Coverage Section:

**(M) Extortion Coverage:**

- (1) The Underwriter will reimburse the **Named Organization** for loss of **Money, Securities or Other Property** surrendered by or on behalf of the **Organization** resulting from a threat communicated to the **Insured** to do bodily harm to:
  - (a) an **Executive, Employee** or partner of the **Insured**, or
  - (b) a relative or invitee of any person indicated in (a) above;who is, actually or allegedly, being held captive and where such captivity takes place within Canada or the United States of America.
- (2) The Underwriter will reimburse the **Named Organization** for loss of **Money, Securities or Other Property** surrendered by or on behalf of the **Organization** resulting from a threat communicated to the **Insured** to do damage to the **Premises or Other Property** of the **Insured** located within Canada or the United States of America. However, no coverage will be available for loss of **Money, Securities or Other Property** surrendered by or on behalf of the **Organization** as a result of:
  - (i) a threat to introduce a denial of service attack into a **Computer System**; or
  - (ii) a threat to introduce a virus or other malicious instruction into a **Computer System** which is designed to:
    - (a) damage, destroy, encrypt, or corrupt **Data** or computer programs; or
    - (b) restrict access to **Data** or computer programs;stored within such **Computer System**.

2. It is further agreed that Exclusion (Q) **VOLUNTARY EXCHANGE OR PURCHASE** is deleted and replaced with the following:

**(Q) VOLUNTARY EXCHANGE OR PURCHASE**

- loss resulting from an **Insured** knowingly having given or surrendered **Money, Securities or Other Property** in any exchange or purchase; provided, that this Exclusion (Q) **VOLUNTARY EXCHANGE OR PURCHASE** shall not apply to:
- (1) loss that is otherwise covered under Insuring Agreements (A), Employee Theft Coverage, (B) Client Property Coverage, (H), Money Orders and Counterfeit Currency Coverage, (I), Social Engineering Fraud Coverage or (M), Extortion Coverage, of this Coverage Section; or
  - (2) loss of **Other Property** that is otherwise covered under Insuring Agreement (F), Computer Fraud Coverage or (M), Extortion Coverage, of this Coverage Section;

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