

AMEND WAR, STATE-SPONSORED ACTIVITY EXCLUSION – HOSTILE CYBER ACTIVITY (IMPACTED STATE)

This endorsement changes the policy. Please read it carefully.

1. Exclusion 27. War, State-Sponsored Activity, Hostile Cyber Activity, Economic Sanctions in A. EXCLUSIONS APPLICABLE TO ALL COVERAGES of SECTION II – EXCLUSIONS of the Medical Technology Solutions form is deleted and replaced with the following:

This insurance does not apply to:

27. War, Hostile Cyber Activity

Any claim, privacy regulatory proceeding, foreign jurisdiction demand, damages, defence expenses, privacy regulatory fines, consumer redress funds, medical expenses, foreign jurisdiction expenses or first-party loss arising out of or in any way involving:

- a. War;
- b. Hostile cyber activity conducted as part of a war; or
- c. Hostile cyber activity that results in an impacted state.

Paragraph c. of this exclusion does not apply to any otherwise covered claim, privacy regulatory proceeding, foreign jurisdiction demand, damages, defence expenses, privacy regulatory fines, consumer redress funds, medical expenses, foreign jurisdiction expenses or first-party loss that arises out of hostile cyber activity affecting:

- (1) The insured's network; or
- (2) Your network;

that is not physically located in an impacted state.

2. The following definitions are added to SECTION VII – DEFINITIONS of the Medical Technology Solutions form:

Hostile cyber activity means the use of any computers, any software residing on such computers, and any associated devices or equipment by, at the direction of or under the control of a sovereign state to:

1. disrupt, deny access to, or degrade functionality of; or
 2. copy, remove, manipulate, deny access to or destroy information in;
- any computers, any software residing on such computers, and any associated devices or equipment.

Impacted state means a sovereign state in which the availability, delivery or integrity of state services have been severely impacted by another sovereign state's hostile cyber activity, resulting in:

1. A significant loss of life or casualties; or
2. A disruption to the functioning of that sovereign state's national:
 - a. Economy
 - b. Health care system; or
 - c. Security or defence system(s).

State services means services that are essential for the maintenance of vital functions of a sovereign state, including but not limited to: financial institutions and associated financial market infrastructure; emergency services; health services; utility services; and services that are essential for the maintenance of the food, energy, and/or transportation sector.

War means the use of physical force by a sovereign state against another sovereign state (whether war be declared or not) or as part of a civil war, rebellion, revolution, insurrection and/or military action or usurpation of power.

All other terms and conditions the Policy remain unchanged.