

The AFM proVision® Policy:

Broad First-Party Property Cyber Coverage



Data Restoration



Insured's Computer System



Outsourced Data Services and Transmission



Resulting Damage

COVERAGE TRIGGER	Physical loss or damage (distortion, corruption, deletion) to data	Malicious act directed at the Named Insured that impairs the functionality of the Insured's electronic data processing (EDP) equipment or media; no physical damage required	Accidental event at the facilities of the provider that interrupts off-premises data transmission or data services	Physical loss or damage to insured property
POTENTIAL SCENARIO	The introduction of malware , such as a virus, that destroys the Insured's data	A distributed denial-of-service (DDoS) attack that interferes with the Insured's computer system or network	The interruption of data processing services due to a cyber attack on the cloud	An attack on an industrial control system resulting in damage to equipment
TIME QUALIFIER	For physical loss or damage by malware, when the Period of Liability is in excess of 48 hours	48 hours from the start of the period of interruption (when the Insured's EDP equipment or media fails to operate)	24 hours from the start of the period of interruption (when the data services are interrupted)	None
WHAT'S COVERED	<ul style="list-style-type: none"> Restoration of data, including the time to research/engineer lost or damaged data Resulting time element loss Temporary costs to defend against a cyber attack Worldwide territory 	<ul style="list-style-type: none"> Actual loss sustained and Extra Expense during the period of interruption Temporary costs to defend against a cyber attack Worldwide territory 	<ul style="list-style-type: none"> Actual loss sustained, Extra Expense and property damage during the period of interruption Extends to customer and supplier locations Includes satellite services Worldwide territory 	<ul style="list-style-type: none"> Physical loss or damage to insured property other than data on an all-risk basis Resulting time element loss Policy territory



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