

**Houston Casualty Company
Houston, Texas**

End. Effective Date	Named Insured	Policy Number	Endorsement

NETGUARD® SELECT INSURANCE ENDORSEMENT

CRYPTOCURRENCY SUBLIMIT

In consideration of the premium charged, it is understood and agreed that the Policy is amended as follows:

1. Section **VI. DEFINITIONS, (26) Financial Fraud**, is deleted in its entirety and replaced with the following:

(26) "Financial Fraud" means:

- (a) an intentional, unauthorized and fraudulent written, electronic or telephonic instruction transmitted to a financial institution, directing such institution to debit, transfer, withdraw or disburse **Money** or **Securities** from **Your Bank Account**, which instruction purports to have been transmitted by **You** or an **Account Manager**, but was in fact fraudulently transmitted by a **Third Party** without **Your** knowledge or consent;
- (b) a **Phishing Attack** directed at **You** or an **Account Manager** which fraudulently induces **You** or an **Account Manager** to transfer, pay or deliver **Money** or **Securities** from **Your Bank Account**; or
- (c) the theft of **Money** or **Securities** from **Your Bank Account** or **Your** personal credit cards as a result of a **Hacking Attack**.

"Financial Fraud" also includes the following, subject to the Cryptocurrency Sublimit of Liability:

- (a) a **Phishing Attack** directed at **You** or an **Account Manager** which fraudulently induces **You** or an **Account Manager** to transfer, pay or deliver cryptocurrency from **Your** cryptocurrency wallet; or
- (b) the theft of cryptocurrency from **Your** cryptocurrency wallet as a result of a **Hacking Attack**.

2. Section **VI. DEFINITIONS, (27) Financial Fraud Loss**, is deleted in its entirety and replaced with the following:

(27) "Financial Fraud Loss" means:

- (a) a direct loss of **Money** or **Securities** that **You** sustain because of **Financial Fraud**; and
- (b) a direct loss of cryptocurrency that **You** sustain because of **Financial Fraud**, subject to a Cryptocurrency Sublimit of Liability of \$100,000 each **Claim** and \$100,000 in the aggregate.

"Financial Fraud Loss" does not include any amounts reimbursed to **You** by any financial or banking institution, or the theft of **Money** or **Securities** from a **Business** account maintained by **You** or an **Account Manager**.

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- 3. The Cryptocurrency Sublimit of Liability provided by this Endorsement is the most the Company will pay under this Policy for the loss of cryptocurrency that **You** sustain because of **Financial Fraud**. Such Sublimit of Liability is part of, and not in addition to, the Limit of Liability for Cyber Crime Coverage and the Maximum Policy Aggregate Limit, both as set forth in the Declarations of this Policy. In no way will the Cryptocurrency Sublimit of Liability serve to increase the Company's Limit of Liability under this Policy.

All other terms and conditions of this Policy remain unchanged.

SPECIMEN