

HOUSTON CASUALTY COMPANY
Houston, Texas

End. Effective Date	Named Insured	Policy Number	Endorsement

NETGUARD® SELECT INSURANCE ENDORSEMENT

WIDESPREAD EVENT EXCLUSION

In consideration of the premium charged and notwithstanding anything contained in the Policy to the contrary, it is understood and agreed that Section **VII. EXCLUSIONS AS TO THE ENTIRE POLICY** of this Policy is amended by the addition of the following Exclusion:

This Policy does not apply to any **Claim** based upon, arising from or in any way involving a **Widespread Event**. However, this Exclusion does not apply to a **Claim** under Identity Theft Expenses Coverage.

The determination of whether an event constitutes a **Widespread Event** will rely upon any available evidence such as information from governments, news media, qualified IT forensics firms, computer experts and claims reported to the Company.

As used in this Endorsement, whether in singular or plural form:

1. **“Attack Vector”** means the method or combination of methods that are used in a **Hacking Attack**.
2. **“Related Hacking Attack”** means a **Hacking Attack** with:
 - (a) the same actor or a coordinated group of actors;
 - (b) the same **Attack Vector**;
 - (c) the same vulnerability; or
 - (d) the common impacted vendor or group of impacted vendors as any other person holding this insurance coverage through the Company.

“Related Hacking Attack” does not include a **Hacking Attack** which deceives or manipulates any **Insured** to execute subsequent, intervening actions in order to constitute or cause the **Claim**.

3. **“Widespread Event”** means a **Related Hacking Attack** that impacts 150 other persons holding this insurance coverage through the Company that is discovered, or should have been discovered, within ninety (90) days of the first such person discovering, or when the first such person should have discovered, such **Related Hacking Attack**.

All other terms and conditions of this Policy remain unchanged.