

Summary of Cyber Liability and Data Breach Response Coverage Document Changes Effective October 1, 2022

The Pool's Board of Trustees, acting on behalf of the Members, recently approved several changes to the *Cyber Liability and Data Breach Response Coverage Document* effective October 1, 2022. The following is a summary* of those substantive changes and clarifications:

- **Cyber Terrorism:** This change simply clarifies that Cyber Terrorism is covered, and not a part of a general terrorism exclusion.
- **Optional Extension Period:** The optional extension period for reporting claims has been extended from 30 days to 60 days.
- **Automatic Reporting Period:** This expansion of coverage gives Members an additional 60 days following cancellation of coverage to report a claim that occurred within the coverage period.
- **Expanded Period of Restoration:** The period of restoration has been extended from 30 days to 180 days.
- **Bodily Injury or Property Damage Exclusion:** Coverage for Bodily Injury and Property Damage is covered through other liability coverage. This provision simply clarifies that these damages are not included in the Cyber Liability and Data Breach Response coverage.
- **Saction Limitations Exclusion:** This exclusion clarifies that coverage does not extend to claims or losses arising out of a payment of a claim that could lead to sanctions under UN resolutions or regulations of the European Union, United Kingdom or the United States.

**This information is intended to provide an overview. Please review the coverage document – which is available in the Member Portal – for actual wording and contact your Member Services Manager with questions.*