



**CLAUSE EXCLUSION: Cyber attacks (translation combination LMA5403 / CL437)**

- 1** Subject to the provisions of Articles 3 and 4, this insurance does not in any way cover damage, loss, liability or costs directly or indirectly caused by, related to, or arising from the use or operation, as a means of causing damage, from any computer, computer system, computer software, malicious code, computer virus or process or any other electronic system.
  
- 2** Subject to the terms, limits and exclusions of the policy incorporating this clause, coverage will not be limited for any damage, loss, liability or expense directly or indirectly caused by, related to, or arising out of the use or operation of any computer, computer system, computer software, malicious code, computer virus or process or any other electronic system to the extent that use or operation is not a means of harm.
  
- 3** Article 1 does not apply to:
  - I** damage, loss, general average or aid wages caused directly or indirectly by one or more of the following hazards:
    - a) fire or explosion
    - b) ship or craft that is stranded, run aground, sunk or capsized
    - c) overturning or derailling of a means of land transport
    - d) crash of an airplane
    - e) collision or contact of a ship, vessel or means of transport with an external object
    - f) general average sacrifice
    - g) discard overboard
    - h) theft
    - i) leakage from sprinklersif such danger arises from the use or operation, as a means of harm, of any computer, computer system, computer software, malicious code, computer virus or process, or any other electronic system.
  
  - II** costs of forwarding and additional costs that are directly or indirectly caused by an insured risk.
  
- 4** If this clause applies to a policy under which cover is provided for war, striker or terrorism risks, the provision in Article 1 does not exclude damage (which would be covered without application of this clause) as a result of the use of any computer, computer system or computer software or any other electronic system integrated into the launch and / or guidance system and / or firing mechanism of any weapon or guided missile.



**CLAUSE EXCLUSION: Epidemic and Pandemic**

This insurance does not cover damage, loss, costs or liability of the insured person caused by a human infectious disease:

1. declared an epidemic by a government, competent local authority or any other body with the same authority; or
2. declared a pandemic or characterized as a pandemic by the World Health Organization (WHO).