Commercial Property and Businessowners Policy Renewals to Adopt Cyber Incident Exclusion

Effective July 1, 2022, the following new form(s) will be attached to all commercial property or businessowners policy renewals:

- Cyber Incident Exclusion (CP 1075 12 20) – commercial property
- Cyber Incident Exclusion (BP 1560 02 21) – businessowners

Specifically, these forms will exclude cyber incidents related to computer viruses or harmful code attacks, denials or disruptions of service, and similar unauthorized system accesses that result in economic damage.

A notice to policyholders will also be included in all renewal mailings, clarifying our coverage intention with respect to true cyber incidents, versus explicit property coverage grants and exceptions, ***which remain unchanged***, such as:

- Ensuing fire or explosion
- Electronic data
- Interruption of computer operations
- Computer fraud and funds transfer fraud
- E-commerce
- Information security protection
- Vandalism

For cyber incident exposures, we recommend talking to your customers about coverage through our Cyber and Information Protection Plus product.

Please contact your field manager or underwriter if you have any questions about the new forms, or Cyber and Information Protection Plus.