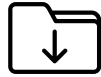


# The FM Global Advantage<sup>®</sup> Policy:

## Broad First-Party Property Cyber Coverage



Data Restoration



Insured's Computer System



Outsourced Data Services  
and Transmission



Resulting Damage

COVERAGE TRIGGER	Data Restoration	Insured's Computer System	Outsourced Data Services and Transmission	Resulting Damage
POTENTIAL SCENARIO	The introduction of <b>malware</b> , such as a virus, that destroys the Insured's data	A distributed <b>denial-of-service</b> (DDoS) attack that interferes with the Insured's computer system or network	The interruption of data processing services due to a cyber attack on the <b>cloud</b>	An attack on an <b>industrial control system</b> resulting in damage to equipment
TIME QUALIFIER	For physical loss or damage by malware, when the Period of Liability is in excess of 48 hours	48 hours from the start of the period of interruption (when the Insured's EDP equipment or media fails to operate)	24 hours from the start of the period of interruption (when the data services are interrupted)	None
WHAT'S COVERED	<ul style="list-style-type: none"> <li>Restoration of data, including the time to research/engineer lost or damaged data</li> <li>Resulting time element loss</li> <li>Temporary costs to defend against a cyber attack</li> <li>Worldwide territory</li> </ul>	<ul style="list-style-type: none"> <li>Actual loss sustained and Extra Expense during the period of interruption</li> <li>Temporary costs to defend against a cyber attack</li> <li>Worldwide territory</li> </ul>	<ul style="list-style-type: none"> <li>Actual loss sustained, Extra Expense and property damage during the period of interruption</li> <li>Extends to customer and supplier locations</li> <li>Includes satellite services</li> <li>Worldwide territory</li> </ul>	<ul style="list-style-type: none"> <li>Physical loss or damage to insured property other than data on an all-risk basis</li> <li>Resulting time element loss</li> <li>Policy territory</li> </ul>



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