

## **CYBER / VIRUS CLARIFICATION CLAUSE**

PROPERTY DAMAGE UNDER THIS POLICY SHALL MEAN PHYSICAL DAMAGE TO THE SUBSTANCE OF PROPERTY.

PHYSICAL DAMAGE TO THE SUBSTANCE OF PROPERTY SHALL NOT INCLUDE DAMAGE TO DATA OR SOFTWARE IN PARTICULAR AND DETRIMENTAL CHANGE IN DATA, SOFTWARE OR COMPUTER PROGRAMS THAT IS CAUSED BY A DELETION, A CORRUPTION OR A DEFORMATION OF THE ORIGINAL STRUCTURE.

CONSEQUENTLY, THE FOLLOWING ARE EXCLUDED FROM THIS POLICY:

- A- LOSS OR DAMAGE TO DATA OR SOFTWARE, IN PARTICULAR ANY DETRIMENTAL CHANGE IN DATA, SOFTWARE OR COMPUTER PROGRAMS THAT IS CAUSED BY A DELETION, A CORRUPTION OR A DEFORMATION OF THE ORIGINAL STRUCTURE, AND ANY BUSINESS INTERRUPTION LOSSES RESULTING FROM SUCH LOSS OR DAMAGE NOTWITHSTANDING THIS EXCLUSION LOSS OR DAMAGE TO DATA OR SOFTWARE WHICH IS THE DIRECT CONSEQUENCE OF INSURED PHYSICAL DAMAGE TO SUBSTANCE OF PROPERTY SHALL BE COVERED.
- B- LOSS OR DAMAGE RESULTING FROM AN IMPAIRMENT IN THE FUNCTION, AVAILABLE RANGE OF USE OR ACCESSIBILITY OF DATA, SOFTWARE OR COMPUTER PROGRAMS, AND ANY BUSINESS INTERRUPTION LOSSES RESULTING FROM SUCH LOSS OR DAMAGE.

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