

## CYBER LOSS EXCLUSION

This special endorsement attaches to and becomes a part of **your** policy. The terms and conditions of this endorsement will remain in effect until it is replaced, removed or changed by **us**. If this endorsement is replaced, removed or modified by **us**, **you** will be notified in writing that it has been replaced, removed or changed.

### PROPERTY

This endorsement changes the property portion of this policy to include the following.

**We** exclude all direct or indirect loss or damage, cost or expense of, caused by, contributed to, resulting from, arising out of or in connection with any loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a **Computer System** or **Data** insured on this policy.

This applies to any loss or damage regardless of any other cause or event, intentional or accidental, contributing concurrently or in any other sequence of events.

**We** exclude any **Time Element Loss** that applies directly or indirectly to any loss or damage associated with this Cyber Loss Endorsement.

### CASUALTY

If liability is provided by Farmers Mutual Hail Insurance of Iowa, the following terms and conditions are added to the liability portion of the policy.

**We** exclude all direct or indirect loss or damage, real or alleged, including cost or expense of, caused by, contributed to, resulting from, arising out of or in connection with any negligent act, tort action, liability or claim involving any loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a **Computer System** or **Data**.

This applies to any loss or damage regardless of any other cause or event, intentional or accidental, contributing concurrently or in any other sequence of events or actions and all losses that arise from any action in controlling, preventing, suppressing or responding to an event or actions associated with a cyber occurrence.

### DEFINITIONS

**Computer System** means any computer, hardware, (including but not limited to precision farming hardware), business and personal software, Wi-Fi or Bluetooth system, security or home monitoring systems, communications systems, electronic devices, server, sensors, Drone, cloud or microcontroller including any similar system or any configuration of the previously listed and including any associated input, output, data storage device, networking equipment or back up facility.

**Data** means information, facts, records, history, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **Computer System**.

Examples of types of loss of functionality, alteration, availability, or damage include but are not limited to, malware, computer viruses, worms, trojan horses, ransomware, spyware, adware, rogue software, and scareware.

**Time Element Loss** means business or farm interruption or extra expense, contingent business interruption or any other consequential losses that occurs on or off premises.

All other terms and conditions of this policy remain the same.