

华泰财险附加民事罚款批单

经双方同意，在本保险合同第 5.1 条（泄密和网络安全责任）规定的保险责任下，**保险人在损害赔偿项下扩展承保民事罚款。**

民事罚款：是指政府或监管部门（包括根据其在**监管程序**下做出的决定而受托行使监管或职权的官方政府实体）要求缴纳的民事金钱性罚款或罚金。**民事罚款**不包括法律规定不可投保的金钱性质罚款或罚金、行政罚款、刑事罚金、没收的利润或加倍损害赔偿金。

主保险合同和本批单约定不一致，以本批单为准；其他约定，仍适用于主保险合同。

Civil Fines Endorsement

By way of endorsement to the **Policy**, the parties are hereby agreed as follows:

- I. The following is added to Item 3 of the **Schedule**:

	Aggregate Limit	Excess
Civil Fines		

- II. The definition of **Damages** is amended by deleting the third paragraph and replacing it with the following:

Only to the extent purchased and with respect to Article 5.1, **Damages** shall also include **Civil Fines**, **Consumer Redress Fund** and **Payment Card Loss**.

Any and all **Damages** are subject to the applicable **Limit of Insurance** or Sublimited **Limit of Insurance** listed on the **Schedule**.

- III. Within the definition of **Incident Response Expenses**, the clause beginning with “**Incident Response Expenses** shall not include:” is amended by adding the following:

9. **Civil Fines**;

- IV. The section titled Definitions is amended to include the following:

Civil Fines means any civil monetary fine or penalty imposed by a government or regulatory body, including an official governmental entity in such entity’s regulatory or official capacity pursuant to its order under a **Regulatory Proceeding**. **Civil Fines** shall not include any monetary fines or penalties that are not insurable by law, administrative fines, criminal fines, disgorgement of profits or multiple damages.

All other terms and conditions of this **Policy** remain unchanged.