华泰财险附加协会计算机攻击除外条款（CB版）

1.1 除非符合下列 1.2 款约定，**在任何情况下本保险都不承保由于使用或操作（以此为损害途径）计算机、计算机系统、计算机软件程序、恶意代码、计算机病毒或程序或其他电子系统直接或间接引起的/或可归因于之的/或造成的损失、损坏、责任或费用。**

1.2 当本条款附加在承保战争、内战、革命、叛乱、起义、或因之而起的国内冲突、或由交战势力引发的任何敌对行为、恐怖主义、或出于政治目的的任何个人行动等风险的保单时，1.1 款将不免除（换言之，将予以承保）在使用任何武器或导弹的启动和/或导引系统和/或发火机制时由于运用任何计算机、计算机系统、计算机软件程序、或其他电子系统造成的损失。

INSTITUTE CYBER ATTACK EXCLUSION CLAUSE（CL380）

1.1 Subject only to clause 1.2 below, **in no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.**

1.2 Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, Clause 1.1 shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.