

华泰财险附加好意优惠券条款（CB版）

被保险人在追溯日之后、保险期间终止之前实施的泄密和网络安全不当行为，在征得保险人的同意并按照本保险合同的规定通知保险人后，保险人将赔偿被保险人向受影响的第三方提供好意优惠券而发生的好意优惠券费用。

针对本附加条款，定义如下：

- **好意优惠券**是指仅向因被保险人的泄密和网络安全不当行为直接造成数据或金钱损失的客户或顾客提供的价格折扣，优惠券或折扣，以此作为补偿或安抚这些客户和顾客的方式。**好意优惠券**还指在发生泄密和网络安全不当行为后，为提高声誉或改进与受影响客户或顾客的关系而发行的任何价格折扣，优惠券或折扣。
- **好意优惠券费用**包括：
 - i. 用于制作和发放好意优惠券的费用；和
 - ii. 仅限于因受影响的第三方自签发好意优惠券之日起90天内兑现好意优惠券而造成被保险人营业额的减少。
- **费用**：泄密和网络安全责任索赔费用、媒体责任索赔费用、网络勒索费用、数据和系统恢复费用以及应急响应费用。如投保了相应的扩展保险责任，则费用还应包括相应扩展保险责任项下的改良费用、紧急应急响应费用、奖金、电信费用和/或好意优惠券费用。

保险人对本保障的赔偿限额为对每一向受影响个人提供的折扣或回扣，保险人的赔偿限额及累计赔偿限额以双方约定为准。该费用的赔偿限额为明细表总累计责任限额的一部分。每一赔偿请求适用的免赔额以双方约定为准。

主保险合同和本附加条款约定不一致，以本附加条款为准；其他约定，仍适用主保险合同。

Goodwill Coupons Clause

It is agreed that Article 4 of Insuring Agreements includes follows:

4.4 Goodwill Campaign

The **Insurer** will pay **Goodwill Coupon Expenses** for **Goodwill Coupons** granted to affected third parties after a **Privacy and Network Security Wrongful Act**, taking place after the **Retroactive Date** and prior to the end of the policy period, but only after **Insured** have obtained **Insurer's** consent and reported the **Privacy and Network Security Wrongful Act** to **Insurer** pursuant to Article 25 Notification.

Definitions include follows:

- **Goodwill Coupon** means price discounts, vouchers or rebates issued solely to the **Insured's** customers and clients who have suffered a loss of data or money as a direct result of a **Privacy and Network Security Wrongful Act**, as a means of reimbursing or appeasing those customers and clients. **Goodwill Coupon** also means any price discounts, vouchers or rebates issued as an attempt to improve your reputation or relationship with affected customers or clients after a **Privacy and Network Security Wrongful Act**.
- **Goodwill Coupon Expenses** means:
 - i. The costs for issuing and distributing **Goodwill Coupons**; and
 - ii. The total amount of lost revenue of the **Insured** solely because of the redemption of the **Goodwill Coupons** by the affected third parties within the first 90 (ninety) days since the date of issue.
- **Expenses** mean **Privacy and Network Security Claims Expenses, Media Claims Expenses, Cyber Extortion Expenses, Data and System Recovery Costs, and Incident Response Expenses**. Only to the extent purchased, **Expenses** shall also mean **Betterment Costs, Emergency Incident Response Expenses, Reward Expenses, Telecommunications Expenses** and/or **Goodwill Coupon Expenses**.

The total amount payable by **Insurer** for this coverage is subject to a sublimit of < > per claim and in aggregate. It's a part of and not in addition to Policy Aggregate specified in the **Schedule**. Applicable deductible is < > per claim.

In all other respects this **Policy** remains unaltered.