

华泰财险附加网络责任除外条款（B款）

兹经双方同意，本保险合同对于被保险人或其他任何人因下列原因直接或间接造成、产生的损失、损害、责任、索赔、成本、费用或以任何形式与其相关的任何责任不负责赔偿：

对任何被保险人或被保险人代表所：

- (1) 拥有、经营、控制、租赁或使用的；或
- (2) 销售、供应、改变、构建、维修、服务、设计、测试、安装或处理的

计算机系统所进行的：

- (1) 未经授权的访问（包括通过恶意软件访问）；
- (2) 出现恶意软件；
- (3) 传播恶意软件；
- (4) 未经授权的使用；
- (5) 恶意使用；
- (6) 或恶意干扰（包括但不限于分布式拒绝服务攻击）。

就本除外条款而言，下列新定义将附加在本保险合同中：

计算机系统是指：

任何计算机硬件、软件、固件、电子装置、电子数据存储装置、电子数据备份设施、网络设备或任何其组件或者任何相关的输入输出设备，包括那些有能力通过互联网或内部网络连接在一起或者通过数据存储或其他装置连接在一起的设备。

数据是指：

以任何形式存在的企业或个人信息包括但不限于记录、报告、设计、计划、方案、配方、程序、商业机密、专利、财务信息、医疗或健康信息、联络信息、账号、账号历史记录、密码或者信用卡或借记卡明细，无论是否是电子形式，也无论是否属于被保险人。

恶意软件是指：

任何可能破坏、损害、阻碍访问或以任何方式损坏任何软件或**计算机系统**的操作或其数据的恶意性质的程序、文件或指令，包括但不限于恶意代码、勒索软件、密码软件、病毒、木马、蠕虫病毒以及逻辑或定时炸弹。

其余条款与条件维持不变。

EXCLUSION – CYBER LIABILITY (B)

This Policy does not apply in respect of any loss, damage, liability, claim, cost or expense arising directly or indirectly from or in connection with:

- i) unauthorised access (including access by **Malware**) to;
- ii) the presence of **Malware** on;
- iii) the spread of **Malware** by;
- iv) the unauthorised use of;
- v) the malicious use of; or
- vi) malicious interference with (including, but not limited to, a distributed denial of service attack against);

any Computer System:

- a) owned, operated, controlled, leased or used; or
 - b) sold, supplied, altered, constructed, repaired, serviced, designed, tested, installed or processed;
- by or on behalf of the Insured.

For the purposes of this Exclusion, the following new Definitions are added to this Policy.

Computer System means

any computer hardware, software, firmware, electronic device, electronic data storage device, electronic data backup facility, networking device, or any components thereof or any associated input and output devices, including those that have the capability to be linked together through the internet or internal network or that are connected through data storage or other devices.

Data means

any corporate or personal information in any format and includes, but is not limited to, records, reports, designs, plans, formulas, processes, trade secrets, patents, financial information, medical or healthcare information, contact information, account numbers, account histories, passwords or credit or debit card details, whether or not in electronic form, and whether or not belonging to the Insured.

Malware means

programmes, files or instructions of a malicious nature which may disrupt, harm, impede access to, or in any way corrupt the operation of or **Data** within, any software or **Computer System**, including, but not limited to, malicious code, ransomware, cryptoware, virus, trojans, worms and logic or time bombs.

All other terms and conditions remain unchanged.