

COMPUTER CRIME POLICY FOR FINANCIAL INSTITUTIONS

Edition of December, 2016

Policy No.

U.S. Specialty Company

(Herein called Company)

DECLARATIONS

Item 1. Name of Insured (herein called Insured)

Principal Address

Item 2. Policy Period from 12:01 a.m. on _____ to 12:01 a.m. on _____
MONTH DAY YEAR) (MONTH DAY YEAR)

Item 3. The Aggregate Limit of Liability of the Company during the Policy Period shall be \$ _____

Item 4. Subject to Sections 4 and 11 hereof, the Single Loss Limit of Liability and Single Loss Deductible applicable to individual Insuring Agreements are as follows:

<u>Insuring Agreements</u>	<u>Single Loss Limit of Liability</u>	<u>Single Loss Deductible</u>
1a. Computer to Computer Systems Fraud - Access Credentials – Commercial Accounts	\$ _____	\$ _____
1b. Computer to Computer Systems Fraud - Access Credentials – Consumer Accounts	\$ _____	\$ _____
2. Computer to Computer Systems Fraud – Hacker or Interloper	\$ _____	\$ _____
3. Fraudulent Transfer Instructions	\$ _____	\$ _____
4. Fraudulently Induced Transfer	\$ _____	\$ _____

If "Not Covered" is inserted above opposite any specified Insuring Agreement, such Insuring Agreement and any other reference thereto in this policy shall be deemed to be deleted therefrom.

Item 5. Fraudulent Transfer Fraud
Under the terms of the Fraudulent Transfer Instructions Insuring Agreement, the Insured must verify the Payment Order in accordance with the requirements of the Fraudulent Transfer Instructions Insuring Agreement for any transfer in excess of \$ _____

Item 6. The liability of the Company is subject to the terms of the following endorsements attached hereto:

Item 7. The Insured by the acceptance of this policy gives notice to the Company terminating or canceling prior policy(ies) No. (s) _____ such termination or cancelation to be effective as of the time this policy becomes effective