

The General terms and conditions and the following terms and conditions all apply to this section.

Special definitions for this section

Employee	An individual performing employment duties solely on your behalf in the ordinary course of your business activities and who is subject to your sole control and direction and to whom you supply the instruments and place of work necessary to perform such business activities . You and your independent contractors will not be treated as employees under this section.
Existing subsidiary	Each and every entity identified in your proposal for this policy , but only if: <ol style="list-style-type: none">the insured owns more than 50% of the book value of the assets or of the outstanding voting rights as of the first day of the period of insurance, andits annual revenue and business activities are included in your proposal for this policy.
Hacker	Anyone, including an employee of yours , who specifically and maliciously targets you and gains unauthorized access to your website, intranet, network, computer system or data you hold electronically via the internet or other external electronic link, solely by circumventing electronically the security systems in place to protect against such unauthorized access. A hacker does not include any director or partner of yours , or any person who while on your premises (other than your employee) directly gains unauthorized access to any computer system.
Insured	The entity stated as the "Insured" in the schedule.
Limit of indemnity	The limit of indemnity shown in the schedule.
Loss	Any financial harm caused to your business .
You / your	<ol style="list-style-type: none">The insured or any existing subsidiary;directors, officers, board members and senior managers of the insured and existing subsidiaries.

What is covered

Your own losses	<p>If a hacker, during the period of insurance, causes you a loss by:</p> <ol style="list-style-type: none">damaging, destroying, altering, corrupting, or misusing your website, intranet, network, computer system, programs, or data you hold electronically; and/orcopying or stealing any program or data you hold electronically, <p>we will pay all the reasonable and necessary expenses incurred with our prior written consent in replacing or repairing your website, intranet, network, computer system, programs, or data you hold electronically to the same standard and with the same contents as before it was damaged, destroyed, altered, corrupted, copied, stolen or misused.</p> <p>In addition, at your request we will pay for the fees of:</p> <ol style="list-style-type: none">a public relations firm to assist you in re-establishing your business reputation; ora forensic consultant to establish the identity of the hacker; ora security consultant to review your electronic security and the cost of any reasonable security improvements. <p>Any payment we agree to make for these fees will be within and not in addition to the limit of indemnity and will not exceed 10% of the amount of each loss we have paid and will be subject to a maximum of £25,000 for all losses notified to us in the period of insurance.</p>
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How much we will pay

We will pay up to the **limit of indemnity** shown in the schedule.

You must pay the relevant **excess** shown in the schedule and **our** duty to make any payment under this section will only arise after the applicable **excess** is fully paid. The **excess** will only be eroded by the covered part of the **loss**.

Your obligations

If a problem arises

You must notify **us** of the following promptly and within the **period of insurance**:

- a. **your** first awareness of a problem which is likely to give rise to **your** website, intranet, network, computer system, programs or data **you** hold electronically being damaged, destroyed, altered, corrupted, copied, stolen or misused;
- b. **your** website, intranet, network, computer system, programs or data **you** hold electronically having been damaged, destroyed, altered, corrupted, copied, stolen or misused.