



Policy Number	AIG: BFCE000432 XL Insurance Company SE, Netherlands Branch: NL00011306EO25A
Policy Coverage	CyberEdge
Policyholder	OVb – Orde van Vlaamse Balies Staatsbladstraat 8 1000 Brussels Belgium
Endorsement Ref	A33 AIG EU FL BE-LU CYB WAR EXCLUSION AMENDED (23-03) EN 2024
Endorsement Number	6

It is hereby understood and agreed between the parties that, from 01/01/2025, the policy is amended as follows:

1. **Exclusion 2.14 Terrorism / War** is deleted in its entirety and replaced by the following:

The **insurer** shall not be liable to make any payment of **loss**, or provide coverage for any **claim**, alleging, arising out of, based upon or attributable to:

- (i) a **war**; and/or
- (ii) a **cyber operation** that is carried out as part of a **war** or the immediate preparation for a **war**; and/or
- (iii) a **cyber operation** causing an **impacted state**,

provided, however, paragraph (iii) immediately above shall not apply to a **cyber operation** of a **computer system** used by the **insured** or its third-party service providers that is not physically located in an **impacted state**.

2. The following definitions apply solely to this endorsement. If there is an inconsistency between a definition set forth below and a definition for the same term in any other part of the policy, the definition below shall apply to the interpretation of this endorsement:

“Computer System” means any computer, hardware, software, communications system, electronic device (including but not limited to, smart phone, laptop, tablet, wearable device), server, cloud infrastructure or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

“Cyber Operation” means the use of a **computer system** by, at the direction, or under the control of a sovereign state to disrupt, deny access to, degrade, manipulate or destroy information in a **computer system** of or in a sovereign state.

“Essential Service” means a service that is essential for the maintenance of vital functions of a sovereign state, including, but not limited to financial institutions and associated financial market infrastructure, health services or utility services.

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Belgium branch office located at Pleinlaan 11, 1050 Brussels, Belgium. RPM/RPR Brussels - VAT number: 0692.816.659. The Belgium branch is registered with the National Bank of Belgium (NBB) under the number 3084. The NBB is located at de Berlaimontlaan 14, 1000 Brussels, www.nbb.be.

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“Impacted State” means a sovereign state where a **cyber operation** has had a major detrimental impact on:

- (i) the functioning of that sovereign state due to critical disruption to the availability, integrity or delivery of an **essential service** in that sovereign state; or
- (ii) the security or defense of that sovereign state,

provided, however, an **impacted state** shall not result from an attack, or related series of attacks, solely impacting the **insured**.

“War” means armed conflict involving physical force either:

- (i) by a sovereign state against another sovereign state; or
- (ii) as part of a civil war, rebellion, revolution, insurrection, military action or usurpation of power,

regardless of whether war is declared.

3. **Definition 6.17 “Cyber Terrorism”** is deleted in its entirety.

All other terms, conditions and exclusions remain unchanged.

Signed in Brussels in threefold, on 07/03/2025

For the **Policyholder** :

Date :
Name :
Title :
Signature :

For the **Insurer** :

AIG Europe S.A. (75% - leidende maatschappij)

Date : **07/03/2025**
Name : **Pierre-Emmanuel Bogaerts**
Title : **Branch manager AIG Belux**
Signature :

XL Insurance Company SE, Netherlands Branch (25% - medeverzekeraar)

Datum: 31-03-2025
Naam: C.G. Broeks
Titel: Underwriter Cyber
Handtekening:



**XL Insurance
Reinsurance**

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