

Published LMA Model Cyber Clauses

Class of Business	Risk Code(s)	Affirmation	Affirmation & Limited Exclusion	Exclusion & Limited Writeback	Exclusion
Accident & Health (Direct)	KA, KB, KC, KG, KP, KS, KT	LMA5414 LMA5415 LMA5421 LMA5422	LMA5416 LMA5417 LMA5423 LMA5424	LMA5420	LMA5418 ¹ LMA5419 ² LMA5425 ³
Agriculture & Hail	AG, HA			LMA5410 LMA5412 LMA5413	LMA5411
Airline	H2, L2	LMA5447 LMA5449 LMA5450		AVN124	LMA5446 LMA5448
Any (generic clauses)	N/A	LMA5523 LMA5524 ⁴		LMA5522	LMA5520 LMA5521 ⁴
Aviation Products/Airport Liabilities	AO, AP	LMA5447 LMA5449 LMA5450		AVN124	LMA5446 LMA5448
Aviation War	AW	LMA5447 LMA5450		AVN124	LMA5446
	RX	LMA5527			
Aviation XL	X1, XY	LMA5527			
BBB/Crime	BB	LMA5429		LMA5428	
Cargo	V, VL		JC2019-004 LMA5403	JC2020-014 CL437	LMA5402

¹ Only excludes cyber terrorism – would need to be used in conjunction with LMA5414, LMA5415, LMA5416, LMA5417, LMA5420, LMA5421, LMA5422, LMA5423, or LMA5424 to ensure compliance with Lloyd’s requirements.

² Only excludes cyber terrorism – would need to be used in conjunction with LMA5414, LMA5415, LMA5416, LMA5417, LMA5420, LMA5421, LMA5422, LMA5423, or LMA5424 to ensure compliance with Lloyd’s requirements.

³ Only excludes cyber terrorism – would need to be used in conjunction with LMA5414, LMA5415, LMA5416, LMA5417, LMA5420, LMA5421, LMA5422, LMA5423, or LMA5424 to ensure compliance with Lloyd’s requirements.

⁴ For consumer business

Class of Business	Risk Code(s)	Affirmation	Affirmation & Limited Exclusion	Exclusion & Limited Writeback	Exclusion
Casualty Treaty (US and Non-US)	XF, XG, XH, XQ	LMA5457 LMA5537	LMA5453 LMA5455A LMA5489A	LMA5451A LMA5452A LMA5459A LMA5534 LMA5535 LMA5536 LMA5538 LMA5571	LMA5458
Contingency	PC, PF, PN, PU, PZ			LMA5461 LMA5462 LMA5463 LMA5464 LMA5465 LMA5466 LMA5591 (PC and PN) LMA5592 (PC and PN)	LMA5460 LMA5590 (PC and PN)
Cyber	CY			LMA5567	LMA5564 LMA5565 LMA5566
Cyber	CY, CZ	N/A	N/A	LMA5567A LMA5567B	LMA5564A LMA5565A LMA5566A LMA5564B LMA5565B LMA5566B
Cyber Treaty Reinsurance	RY, RZ	N/A	N/A	LMA5630 LMA5631	LMA5629
Difference in Conditions	DC			LMA5400	LMA5401
Directors & Officers (US and Non-US)	D2, D3, D6, D7,	LMA5471	LMA5472		
Directors & Officers (W&I)	D8, D9	LMA5525			LMA5526
Employers Liability/WCA (Non-US)	W3, W4	LMA5490			
Employers Liability/WCA (US)	W5, W6	LMA5499			

Class of Business	Risk Code(s)	Affirmation	Affirmation & Limited Exclusion	Exclusion & Limited Writeback	Exclusion
Energy Construction	EC		LMA5403 JR2019-013 JR2019-014 ⁵		LMA5402 JR2019-012
Energy Liability	EG, EH, EA, EB		LMA5403		LMA5402
Energy Onshore Property	RX	LMA5527			
Engineering	CB, CC			LMA5400	LMA5401
Extended Warranty	WA	⁶		⁷	⁸
Fine Art	FA		LMA5403	JS2020-013 JS2020-014 JS2019-005 JS2019-006	LMA5402
Financial Institutions (US and non-US)	D4, D5	LMA5471	LMA5472		
	F2, F3	LMA5477	LMA5478	LMA5479	
General Aviation	H3, L3	LMA5450 LMA5447 LMA5449			LMA5446 LMA5448
Legal Expenses	LE	LMA5485		LMA5483	LMA5484 LMA5486
Livestock & Bloodstock	N, NB				LMA5407 LMA5554 ⁹
Livestock Excess of Loss	NX				LMA5407 ¹⁰ LMA5554
Marine Hull	B, T, TS		LMA5403		LMA5402
Marine Liability	G, GC		LMA5403 JR2019-013		LMA5402
Marine War	Q, W, WB		LMA5403		LMA5402 CL380
Marine War	WX		LMA5403		LMA5402

⁵ JR2019-014 is a writeback to JR2019-013

⁶ Option to use LMA5523 or LMA5524

⁷ Option to use LMA5522

⁸ Option to use LMA5520 or LMA5521

⁹ Suitable for consumers

¹⁰ LMA5407 is an equine clause but, with a change to the title, it can be used for Livestock (including excess of loss)

Class of Business	Risk Code(s)	Affirmation	Affirmation & Limited Exclusion	Exclusion & Limited Writeback	Exclusion
Marine XL	GX, SR, TX, VX, X2, XE, XT		LMA5403	JX2020-007 JX2023-019	LMA5402
Medical Expenses	KM	LMA5414 ¹¹ LMA5415 ¹¹	LMA5416 ¹¹ LMA5417 ¹¹		LMA5418 ¹¹ LMA5419 ¹¹
Medical Malpractice	GH, GM, GN			LMA5492 LMA5493 LMA5494 LMA5495	LMA5491
Medical Malpractice	GT				
Motor (UK and Overseas)	M2, M3, M4, M5, M6, PQ, MF, MG, MH, MI, MP	LMA5434 LMA5435 LMA5436			LMA5437 LMA5438A ¹² LMA5439 LMA5440A ¹³ LMA5441 ¹⁴ LMA5442 ¹⁵ LMA5443 ¹⁶ LMA5444 ¹⁷ LMA5445 ¹⁸
Motor XL	XM, XN			LMA5454A LMA5456A	

¹¹ Some small amendments might be required to make this PA clause applicable to medical expenses business

¹² Malicious only exclusion

¹³ Malicious only exclusion

¹⁴ First-party virus/ransomware exclusion

¹⁵ First-party software update exclusion

¹⁶ First-party virus/ransomware and software update exclusion

¹⁷ First-party data loss exclusion

¹⁸ First-party electronic devices exclusion

Class of Business	Risk Code(s)	Affirmation	Affirmation & Limited Exclusion	Exclusion & Limited Writeback	Exclusion
NM General Liability (US and Non-US)	EP	19		20	21
	NA, NC, NR, NS,			LMA5469 LMA5470 LMA5469A LMA5470A LMA5529 (Canada) LMA5530 (Canada) LMA5529A (Canada) LMA5530A (Canada)	LMA5468 LMA5468A LMA5528 (Canada) LMA5528A (Canada)
	UA, UC, UR, US			LMA5473B LMA5474B LMA5475B LMA5476B	LMA5532
Nuclear	NL, NV	22		23	24
Nuclear	NP		LMA5403	LMA5400	LMA5401
Pecuniary	P, PB, TT			LMA5487 ²⁵ LMA5488 ²⁶	
Personal Accident XL	KX	LMA5467			

¹⁹ Option to use LMA5523

²⁰ Option to use LMA5522

²¹ Option to use LMA5520

²² Option to use LMA5523

²³ Option to use LMA5522

²⁴ Option to use LMA5520

²⁵ For TT risk code

²⁶ For TT risk code

Class of Business	Risk Code(s)	Affirmation	Affirmation & Limited Exclusion	Exclusion & Limited Writeback	Exclusion
Political Risks, Credit & FG	CF, CR, FG, FM, PR, SA, SB	LMA5408 LMA5539		LMA5427B	
Product Recall		LMA5480 ²⁷		LMA5482 ²⁸	LMA5481 ²⁹
Professional Indemnity (US and Non-US)	E2, E4, E6, E8, F4,		LMA5498	LMA5497A	LMA5496
	E3, E5, E7, E9, F5			LMA5531	
Power Generation	PG			LMA5400 LMA5426	LMA5401
Property Cat XL	X3, XA, XJ, XR, XU			LMA5410 LMA5412 LMA5413	LMA5411
Property D&F (binder)	B2, B3, B4, B5, HP			LMA5400 LMA5405 LMA5406	LMA5401 LMA5404
Property D&F (open market)	P2, P3, P4, P5, P6, P7			LMA5400	LMA5401
Property Pro Rata	TR			LMA5410 LMA5412 LMA5413	LMA5411
Property Risk XS	XC			LMA5410 LMA5412 LMA5413	LMA5411
Space	SC, SL, SO		SRC1 SRC2 ³⁰		
Specie	CT, GS, JB		LMA5403	JS2020-013 JS2020-014 JS2019-005 JS2019-006	LMA5402
Terrorism	1E, 3E, 3T, 4T, 6T, 8T, BD, TO, TU, WL			LMA5378 LMA5379	LMA5409 CL380

²⁷ For PB risk code

²⁸ For PB risk code

²⁹ For PB risk code

³⁰ SRC2 is a writeback to SRC1

Class of Business	Risk Code(s)	Affirmation	Affirmation & Limited Exclusion	Exclusion & Limited Writeback	Exclusion
Terrorism	1T, 2E, 2T, 4E, 5T, 7T		5378A 5379A	5409A	CL380
Yacht	O		LMA5403		LMA5402