Link to Clause	Notes	Clause Type
CNA EPS Plus Policy Cyber War Exclusion	1. The assessment of compliance is based on the use of the CNA War Exclusion Endorsement with the CNA Critical Infrastructure Failure Exclusion Endorsement (these provisions are included in the wording). 2. The Critical Infrastructure Failure Exclusion only applies to infrastructure operated or supplied by a third party. Therefore, the Critical Infrastructure Exclusion is not triggered where a cyber operation that is not carried out as part of a war or the immediate preparation for a war solely impacts infrastructure operated and/or supplied by the insured. We understand that Lloyd's will seek to understand the underwriting controls managing agents have in place when providing such coverage.	Type 5
Marsh Type 5 War Exclusion, Type 5 Infrastructure Exclusion	3. The assessment of compliance has been based on the usage of the 'Marsh Type 5 War Exclusion' with Extension No.1 - Infrastructure Exclusion (where the policy wording does not contain an exclusion that meets the Lloyd's requirement to exclude 'significant impairment losses' or contains an infrastructure exclusion that is narrower than the Marsh 'Infrastructure Exclusion'). 4. The infrastructure exclusion is drafted such that it is not triggered by the failure of infrastructure under the control of the insured. When managing agents elect to use this exclusion, we would encourage them to monitor and manage the limits offered. We understand that Lloyd's will seek to understand the underwriting controls managing agents have in place when providing such coverage.	Type 5

LMA5564A, LMA5564B	1. The lack of attribution in the 'B' version means that, in order for managing agents to be compliant, they will need to articulate to Lloyd's how they expect attribution to be addressed.	Type 1
LMA5565A, LMA5565B, LMA5566A, LMA5566B	1. The lack of attribution in the 'B' version means that, in order for managing agents to be compliant, they will need to articulate to Lloyd's how they expect attribution to be addressed.	Type 2
LMA5567A, LMA5567B	1. The lack of attribution in the 'B' version means that, in order for managing agents to be compliant, they will need to articulate to Lloyd's how they expect attribution to be addressed.	Type 3
LMA5567A - Variant	None	Type 3
LMA5567A - Variant (Hamilton)	None	Type 2
LMA5567B - Variant	1. The lack of attribution means that, in order for managing agents to be compliant, they will need to articulate to Lloyd's how they expect attribution to be addressed. 2. The definition of **impacted state** is drafted such that the **cyber operation** causing an impacted state exclusion (clause 1.3) is not triggered where the **cyber operation** solely impacts the **insured**. We understand that Lloyd's will seek to understand the underwriting controls managing agents have in place when providing such coverage.	Type 3
Cyber ERM Policy (US) - Chubb	1. The assessment of compliance has been based on usage of the ERM Policy (US or International) with the ERM General Amendatory Endorsement applied to the US	Type 5

Cyber ERM Policy (international) - Chubb Cyber ERM General Amendatory Endorsement – Chubb Cyber ERM Widespread Event Endorsement (US)- Chubb Cyber ERM Widespread Event Endorsement (International) - Chubb	wording (noting the provisions of that endorsement are included in the International wording). 2. When a managing agent elects to use the Widespread Event Endorsement, we would encourage them to monitor and manage the limits offered. We understand that Lloyd's will seek to understand the underwriting controls managing agents have in place when providing such coverage.	
LMA5567A – Variant (Stream)	1. The writeback for **cyber operations** that cause a **state** to become and **impacted state** includes those **cyber operations** which only impact a single entity.	Type 3
War and Cyber War Exclusion - Beazley	1. The lack of attribution means that, in order for managing agents to be compliant, they will need to articulate to Lloyd's how they expect attribution to be addressed.	Type 3
War and State Cyber Operation Exclusion - AIG	None	Type 3
War and State Cyber Operation Exclusion (no carveback) - AIG	None	Type 2
War & Cyber Operation Exclusion - Marsh	1. The lack of attribution means that, in order for managing agents to be compliant, they will need to articulate to Lloyd's how they expect attribution to be addressed.	Type 4

	2. This clause includes a writeback for losses incurred following a **cyber operation** as part of a **war**, where such losses are located outside a sovereign state that is party to that **war**. When a managing agent elects to provide this coverage, we would encourage them to monitor and manage the limits offered. We understand that Lloyd's will seek to understand the underwriting controls managing agents have in place when providing such coverage. 3. The definition of **impacted state** is drafted such that the **cyber operation** causing an **impacted state** exclusion (clause 1.3) is not triggered where the **cyber operation** solely impacts the **insured** or any one essential services provider. We understand that Lloyd's will seek to understand the underwriting controls managing agents have in place when providing such coverage. 4. As per the oversight approach for Type 4 clauses stated in Lloyd's Bulletin Y5433: For policies incepting from 1 April 2024 (insurance) and 1 July 2024 (treaty reinsurance), usage only by syndicates who have been assessed as demonstrating "Advanced" capability and only on renewal business and only to the renewing limit (without prior approval). For policies incepting from 1 January 2025 (insurance and treaty reinsurance), usage not permitted.	
War Exclusion - Arch	None	Type 3
CyberAcuView Base Policy CyberAcuView Extension No. 6 - Infrastructure	1. The assessment of compliance has been based on the usage of the CyberAcuView Base Policy with Extension No. 21 - War and Extension No. 6 - Infrastructure Exclusion. The addition of Extension No. 20 - Widespread Event where used as an	Type 5

CyberAcuView Extension No. 20 - Widespread Event CyberAcuView Extension No.21 - War	exclusion further addresses REQUIRMENT B. 2. When a managing agent elects to use Extension No. 20 - Widespread Event as a coverage grant, we would encourage them to monitor and manage the limits offered. We understand that Lloyd's will seek to understand the underwriting controls managing agents have in place when providing such coverage.	
War Exclusion - Mosaic	1. The lack of attribution means that, in order for managing agents to be compliant, they will need to articulate to Lloyd's how they expect attribution to be addressed.	Type 3
War, Cyber Operations, Terrorism and Civil Disturbance Exclusion - TMHCC	1. Certain terms (Circumstance, Insurer, Insured, Loss, Reported, Cyber Attack, Cyber Event, IT Response Team) are contained in the Cyber Security Insurance policy document and therefore this clause is only compliant with Lloyd's Requirement E (ensure all key terms are clearly defined) when attached to that policy or when a definition of such terms is added to the clause.	Type 2
War, Cyber Operations, Terrorism and Civil Disturbance Exclusion (with carveback) - TMHCC	1. Certain terms (Circumstance, Insurer, Insured, Loss, Reported, Cyber Attack, Cyber Event, IT Response Team) are contained in the Cyber Security Insurance policy document and therefore this clause is only compliant with Lloyd's Requirement E (ensure all key terms are clearly defined) when attached to that policy or when a definition of such terms is added to the clause.	Type 3
Trium War Exclusion	None	Type 3
War Exclusion 23-01 - AIG	1. The lack of attribution means that, in order for managing agents to be compliant, they will need to articulate to Lloyd's how they expect attribution to be addressed.	Type 3

	2. The definition of impacted state is drafted such that the **cyber operation** causing an impacted state exclusion (clause 1.3) is not triggered where the **cyber operation** solely impacts the **insured**. We understand that Lloyd's will seek to understand the underwriting controls managing agents have in place when providing such coverage	
War Exclusion 23-02 - AIG	1. The definition of **impacted state** is drafted such that the **cyber operation** causing an impacted state exclusion (clause 1.3) is not triggered where the cyber operation solely impacts the **insured**. We understand that Lloyd's will seek to understand the underwriting controls managing agents have in place when providing such coverage	Type 3
War Exclusion 23-03 - AIG	1. The lack of attribution means that, in order for managing agents to be compliant, they will need to articulate to Lloyd's how they expect attribution to be addressed. 2. The definition of **impacted state** is drafted such that the **cyber operation** causing an impacted state exclusion (clause 1.3) is not triggered where the **cyber operation** solely impacts the **insured**. We understand that Lloyd's will seek to understand the underwriting controls managing agents have in place when providing such coverage	Type 3
AON War and Cyber Operation Exclusion (Aon Amended A)	None	Type 3
AON War and Cyber Operation Exclusion (Aon Amended B)	None	Type 3

WTW Type 5 (AcuView) (war exclusion with extensions) WTW War Exclusion Endorsement Extension No.1 – Attribution of a Cyber Operation Extension No.2 – Infrastructure Exclusion	1. The assessment of compliance has been based on the usage of the WTW War Exclusion Endorsement with 'Extension No. 1 – Attribution of a Cyber Operation' (where the original policy does not contain attribution language) and 'Extension No.2 – Infrastructure Exclusion' (to be used where the original policy does not contain an exclusion that meets the Lloyd's requirement to exclude 'significant impairment losses' or contains an infrastructure exclusion that is narrower than Extension No.2). 2. When managing agents elect to use this exclusion, we would encourage them to monitor and manage the limits offered. We understand that Lloyd's will seek to understand the underwriting controls managing agents have in place.	Type 5
Zurich War or Cyber Operation Excluded Endorsements (U-SPR-1305-A CW (09/23)) (US)	1. The lack of attribution means that, in order for managing agents to be compliant, they will need to articulate to Lloyd's how they expect attribution to be addressed.	Type 3
Zurich War or Cyber Operation Excluded Endorsements (U-ZPRO-804-A CW (09/23)) (US)	1. The lack of attribution means that, in order for managing agents to be compliant, they will need to articulate to Lloyd's how they expect attribution to be addressed.	Type 3
Zurich Version A (Global)	None.	Type 3
Zurich Version B (Global)	1. The lack of attribution in the 'B' version means that, in order for managing agents to be compliant, they will need to articulate to Lloyd's how they expect attribution to be addressed.	Type 3

Zurich Version C (Global)	1. The definition of Cyberwarfare is drafted such that the Cyberwarfare exclusion (clause II.1.C) is not triggered where the use of a Computer System by a Nation-State solely impacts the insured. We understand that Lloyd's will seek to understand the underwriting controls managing agents have in place when providing such coverage.	Type 3
AXA XL Cyber War Exclusion AXA XL Infrastructure Exclusion	1. The assessment of compliance is based on the use of AXA XL Cyber War Exclusion with the AXA XL Infrastructure Failure Exclusion.	Type 5