

**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<br>LMA5415<br>LMA5421<br>LMA5422 | LMA5416<br>LMA5417<br>LMA5423<br>LMA5424 | LMA5420                       | LMA5418 <sup>1</sup><br>LMA5419 <sup>2</sup><br>LMA5425 <sup>3</sup> |
| Agriculture & Hail                    | AG, HA                     |                                          |                                          | LMA5410<br>LMA5412<br>LMA5413 | LMA5411                                                              |
| Airline                               | H2, L2                     | LMA5447<br>LMA5449<br>LMA5450            |                                          | AVN124                        | LMA5446<br>LMA5448                                                   |
| Any (generic clauses)                 | N/A                        | LMA5523<br>LMA5524 <sup>4</sup>          |                                          | LMA5522                       | LMA5520<br>LMA5521 <sup>4</sup>                                      |
| Aviation Products/Airport Liabilities | AO, AP                     | LMA5447<br>LMA5449<br>LMA5450            |                                          | AVN124                        | LMA5446<br>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<br>LMA5403                    | JC2020-014<br>CL437           | LMA5402                                                              |

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.

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<sup>4</sup> 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<br>LMA5537 | LMA5453<br>LMA5455A<br>LMA5489A | LMA5451A<br>LMA5452A<br>LMA5459A<br>LMA5534<br>LMA5535<br>LMA5536<br>LMA5538<br>LMA5571                      | LMA5458                                                              |
| Contingency                          | PC, PF, PN, PU, PZ |                    |                                 | LMA5461<br>LMA5462<br>LMA5463<br>LMA5464<br>LMA5465<br>LMA5466<br>LMA5591 (PC and PN)<br>LMA5592 (PC and PN) | LMA5460<br>LMA5590 (PC and PN)                                       |
| Cyber                                | CY                 |                    |                                 | LMA5567                                                                                                      | LMA5564<br>LMA5565<br>LMA5566                                        |
| Cyber                                | CY, CZ             | N/A                | N/A                             | LMA5567A<br>LMA5567B                                                                                         | LMA5564A<br>LMA5565A<br>LMA5566A<br>LMA5564B<br>LMA5565B<br>LMA5566B |
| Cyber Treaty Reinsurance             | RY, RZ             | N/A                | N/A                             | LMA5630<br>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            |                                 |                                                                                                              |                                                                      |

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

<sup>5</sup> JR2019-014 is a writeback to JR2019-013

<sup>6</sup> Option to use LMA5523 or LMA5524

<sup>7</sup> Option to use LMA5522

<sup>8</sup> Option to use LMA5520 or LMA5521

<sup>9</sup> Suitable for consumers

<sup>10</sup> 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<br>JX2023-019                 | LMA5402                                                                                                                                                                                             |
| Medical Expenses       | KM                                         | LMA5414 <sup>11</sup><br>LMA5415 <sup>11</sup> | LMA5416 <sup>11</sup><br>LMA5417 <sup>11</sup> |                                          | LMA5418 <sup>11</sup><br>LMA5419 <sup>11</sup>                                                                                                                                                      |
| Medical Malpractice    | GH, GM, GN                                 |                                                |                                                | LMA5492<br>LMA5493<br>LMA5494<br>LMA5495 | LMA5491                                                                                                                                                                                             |
| Medical Malpractice    | GT                                         |                                                |                                                |                                          |                                                                                                                                                                                                     |
| Motor (UKand Overseas) | M2, M3, M4, M5, M6, PQ, MF, MG, MH, MI, MP | LMA5434<br>LMA5435<br>LMA5436                  |                                                |                                          | LMA5437<br>LMA5438A <sup>12</sup><br>LMA5439<br>LMA5440A <sup>13</sup><br>LMA5441 <sup>14</sup><br>LMA5442 <sup>15</sup><br>LMA5443 <sup>16</sup><br>LMA5444 <sup>17</sup><br>LMA5445 <sup>18</sup> |
| Motor XL               | XM, XN                                     |                                                |                                                | LMA5454A<br>LMA5456A                     |                                                                                                                                                                                                     |

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

<sup>12</sup> Malicious only exclusion

<sup>13</sup> Malicious only exclusion

<sup>14</sup> First-party virus/ransomware exclusion

<sup>15</sup> First-party software update exclusion

<sup>16</sup> First-party virus/ransomware and software update exclusion

<sup>17</sup> First-party data loss exclusion

<sup>18</sup> 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<br>LMA5470<br>LMA5469A<br>LMA5470A<br>LMA5529 (Canada)<br>LMA5530 (Canada)<br>LMA5529A (Canada)<br>LMA5530A (Canada) | LMA5468<br>LMA5468A<br>LMA5528 (Canada)<br>LMA5528A (Canada) |
|                                      | UA, UC, UR, US  |             |                                 | LMA5473B<br>LMA5474B<br>LMA5475B<br>LMA5476B                                                                                 | LMA5532                                                      |
| Nuclear                              | NL, NV          | 22          |                                 | 23                                                                                                                           | 24                                                           |
| Nuclear                              | NP              |             | LMA5403                         | LMA5400                                                                                                                      | LMA5401                                                      |
| Pecuniary                            | P, PB, TT       |             |                                 | LMA5487 <sup>25</sup><br>LMA5488 <sup>26</sup>                                                                               |                                                              |
| Personal Accident XL                 | KX              | LMA5467     |                                 |                                                                                                                              |                                                              |

<sup>19</sup> Option to use LMA5523

<sup>20</sup> Option to use LMA5522

<sup>21</sup> Option to use LMA5520

<sup>22</sup> Option to use LMA5523

<sup>23</sup> Option to use LMA5522

<sup>24</sup> Option to use LMA5520

<sup>25</sup> For TT risk code

<sup>26</sup> 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<br>LMA5539    |                                 | LMA5427B                                             |                       |
| Product Recall                         |                                                                   | LMA5480 <sup>27</sup> |                                 | LMA5482 <sup>28</sup>                                | LMA5481 <sup>29</sup> |
| Professional Indemnity (US and Non-US) | E2, E4, E6, E8, F4,                                               |                       | LMA5498                         | LMA5497A                                             | LMA5496               |
|                                        | E3, E5, E7, E9, F5                                                |                       |                                 | LMA5531                                              |                       |
| Power Generation                       | PG                                                                |                       |                                 | LMA5400<br>LMA5426                                   | LMA5401               |
| Property Cat XL                        | X3, XA, XJ, XR, XU                                                |                       |                                 | LMA5410<br>LMA5412<br>LMA5413                        | LMA5411               |
| Property D&F (binder)                  | B2, B3, B4, B5, HP                                                |                       |                                 | LMA5400<br>LMA5405<br>LMA5406                        | LMA5401<br>LMA5404    |
| Property D&F (open market)             | P2, P3, P4, P5, P6, P7                                            |                       |                                 | LMA5400                                              | LMA5401               |
| Property Pro Rata                      | TR                                                                |                       |                                 | LMA5410<br>LMA5412<br>LMA5413                        | LMA5411               |
| Property Risk XS                       | XC                                                                |                       |                                 | LMA5410<br>LMA5412<br>LMA5413                        | LMA5411               |
| Space                                  | SC, SL, SO                                                        |                       | SRC1<br>SRC2 <sup>30</sup>      |                                                      |                       |
| Specie                                 | CT, GS, JB                                                        |                       | LMA5403                         | JS2020-013<br>JS2020-014<br>JS2019-005<br>JS2019-006 | LMA5402               |
| Terrorism                              | 1E, 1T, 2E, 2T, 3E, 3T, 4E, 4T, 5T,<br>6T, 7T, 8T, BD, TO, TU, WL |                       | 5378A<br>5379A                  |                                                      | 5409A<br>CL380        |

<sup>27</sup> For PB risk code

<sup>28</sup> For PB risk code

<sup>29</sup> For PB risk code

<sup>30</sup> SRC2 is a writeback to SRC1



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|-------------------|--------------|-------------|---------------------------------|-------------------------------|-----------|
| Yacht             | O            |             | LMA5403                         |                               | LMA5402   |