

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**PROVIDE COVERAGE FOR DISHONEST, MALICIOUS OR  
FRAUDULENT ACTS COMMITTED BY EMPLOYEES**

This endorsement modifies insurance provided under the following:

**INFORMATION SECURITY PROTECTION ENDORSEMENT**

Exclusion r. is replaced by the following:

- r. Based upon, attributable to or arising out of any criminal, dishonest, malicious or fraudulent act or any willful violation of any statute or regulation committed by an insured, acting alone or in collusion with others. However, this exclusion shall not apply to dishonest, malicious or fraudulent acts committed by an "employee" which give rise to a "claim" or "loss" covered under this Endorsement.

With the exception of "claims" excluded under Exclusion I., we will defend "claims" first made against an insured alleging such acts or violations until final adjudication is rendered against that insured. Final adjudication rendered against one insured shall not be imputed to any other insured.

We will not provide indemnification for any "claim" to which any insured enters a guilty plea or pleads no contest and we will not provide a defense from the time we become aware that any insured intends to so plead.