



NEW: Cyber limited Exclusion and Data Exclusion Endorsement

Pro-Demnity continuously reviews our products and policy wordings, assessing against market needs to provide professional liability protections and coverages most relevant to architecture practice. As a result, effective April 1, 2022, upon renewal, the **Cyber Limited Exclusion and Data Exclusion Endorsement** will be added to professional liability policies, and the Computer Network Security Liability Extension Endorsement is removed.

In broad terms, the **Cyber Limited Exclusion and Data Exclusion Endorsement** stipulates that any actual or alleged losses related to cyber acts, incidents, data breaches, hacking, ransomware, or computer system losses etc.,^[i] are not a covered benefit within professional liability insurance policies. It further clarifies our stance on cyber coverage and removes potential confusion with respect to cyber coverage typically found in General Commercial or Business Insurance policies. For comprehensive cyber insurance coverage related to your business, please speak with your broker or agent.

The Impact On Your Coverage

Your professional liability insurance continues to provide unique coverage against allegations of

professional wrong-doing, errors and omissions, or negligence, and as such, has a clear emphasis on protecting the usual and customary professional services that you offer as an architect. The limits for damages and expenses included under your policy remain unchanged. Pro-Demnity remains committed to ensuring access to exceptional protections and coverages specific to defending architects and their firms from allegations of professional errors, omissions, or negligence.

[i] See full policy wordings for definitions and the explanation of benefits.

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