

SERFF Tracking Number: QBEC-125347405 State: Arkansas  
Filing Company: National Farmers Union Property and Casualty Company State Tracking Number: #? \$50  
Company Tracking Number: 6  
TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability Sub-TOI: 05.0000 CMP Sub-TOI Combinations  
Product Name: Rural Utilities Insurance Plan  
Project Name/Number: Cyber/Criime/6

## Filing at a Glance

Company: National Farmers Union Property and Casualty Company  
Product Name: Rural Utilities Insurance Plan SERFF Tr Num: QBEC-125347405 State: Arkansas  
TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability SERFF Status: Closed State Tr Num: #? \$50  
Sub-TOI: 05.0000 CMP Sub-TOI Combinations Co Tr Num: 6 State Status: Fees verified  
Filing Type: Form Co Status: Reviewer(s): Betty Montesi,  
Llyweyia Rawlins, Brittany Yielding  
Author: Mike Malleck Disposition Date: 11/26/2007  
Date Submitted: 11/21/2007 Disposition Status: Approved  
Effective Date Requested (New): 12/21/2007 Effective Date (New): 12/21/2007  
Effective Date Requested (Renewal): 12/21/2007 Effective Date (Renewal):  
12/21/2007

## General Information

Project Name: Cyber/Criime Status of Filing in Domicile: Pending  
Project Number: 6 Domicile Status Comments:  
Reference Organization: NA Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 11/26/2007  
State Status Changed: 11/26/2007 Deemer Date:  
Corresponding Filing Tracking Number: QBEC-125350857  
Filing Description:  
We are filing the following new endorsements for our Rural Utilities Insurance Plan:

RP427 (10/07) Computer Fraud Coverage. This optional endorsement modifies the Crime Coverages section and pays for loss of or damage to money, securities and property other than money and securities resulting from the use of any computer from inside the premises or banking premises to a place or person (other than a messenger) outside those

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premises.

RP428 (10/07) Fund Transfer Fraud Coverage. This optional endorsement modifies the Crime Coverages section and pays for loss of funds resulting from a fraudulent instruction excluding the use of a computer.

RP429 (10/07) CYBER Liability Endorsement. This optional claims made endorsement modifies the General Definitions section and the Liability And Related Coverages section of the policy providing CYBER Liability related coverage.

RP430 (10/07) Supplemental Extended Reporting Period Endorsement. This optional endorsement is used when a Supplemental Extended Reporting Period is elected.

The check for the filing fee was mailed the day of this submission.

We are asking for an effective date of 12-21-2007.

## Company and Contact

### Filing Contact Information

Mike Malleck, Lawqs and Forms Analyst mmalleck@nfuic.com  
 5619 DTC Parkway (303) 338-2411 [Phone]  
 Greenwood Village, CO 80111-3013 () -[FAX]

### Filing Company Information

National Farmers Union Property and Casualty Company	CoCode: 16217	State of Domicile: Colorado
5619 DTC Parkway	Group Code: 796	Company Type: Property and Casualty
Greenwood Village, CO 80111-3013 (419) 747-9933 ext. [Phone]	Group Name: FEIN Number: 84-0982643	State ID Number:

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## Filing Fees

SERFF Tracking Number: QBEC-125347405 State: Arkansas  
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Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
402102	\$50.00	09/21/2007

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Liability  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	11/26/2007	11/26/2007

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Product Name: Rural Utilities Insurance Plan  
Project Name/Number: Cyber/Crime/6

## Disposition

Disposition Date: 11/26/2007

Effective Date (New): 12/21/2007

Effective Date (Renewal): 12/21/2007

Status: Approved

Comment:

This filing is approved contingent on receiving the filing fees the company indicates in the filing that they have sent.

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	Computer Fraud Coverage	Approved	Yes
Form	Fund Transfer Fraud Coverage	Approved	Yes
Form	CYBER Liability Endorsement	Approved	Yes
Form	Supplemental Extended Reporting Period Endorsement	Approved	Yes

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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Computer Fraud Coverage	RP427	(10/07)	Endorsement/Amendment/Conditions		0.00	RP427 1007.pdf
Approved	Fund Transfer Fraud Coverage	RP428	(10/07)	Endorsement/Amendment/Conditions		0.00	RP428 1007.pdf
Approved	CYBER Liability Endorsement	RP429	(10/07)	Endorsement/Amendment/Conditions		0.00	RP429 1007.pdf
Approved	Supplemental Extended Reporting Period Endorsement	RP430	(10/07)	Endorsement/Amendment/Conditions		0.00	RP430 1007.pdf

The following information is required only when this endorsement is effective after the effective date of the policy

Endorsement Effective:

Policy No.:

Named Insured:

Additional Premium if applicable:\_\_\_\_\_

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### Computer Fraud Coverage

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Nothing herein shall vary, waive or extend any of the terms of this policy, other than as herein stated.

This endorsement modifies insurance provided under the following:  
Crime Coverages within the Rural Utilities Insurance Plan policy.

#### Computer Fraud Coverage

A. Definitions Applicable to Computer Fraud

**Banking premises** means the interior of that portion of any building occupied by a banking institution or similar safe depository.

**Fraudulent instruction** means:

1. an electronic, telegraphic, cable, teletype, telefacsimile or telephone instruction which purports to have been transmitted by **you**, but which was in fact fraudulently transmitted by someone else without **your** knowledge or consent.
2. a written instruction issued by **you**, which was forged or altered by someone other than **you** without **your** knowledge or consent, or which purports to have been issued by **you**, but was in fact fraudulently issued without **your** knowledge or consent; or
3. an electronic, telegraphic, cable, teletype, telefacsimile, telephone or written instruction initially received by **you** which purports to have been transmitted by an **employee** but which was in fact fraudulently transmitted by someone else without **your** or the **employee's** knowledge or consent.

**Transfer Account** means an account maintained by **you** at a financial institution from which **you** can initiate the transfer, payment or delivery of **money** and **securities**:

1. by means of electronic, telegraphic, cable, teletype, telefacsimile or telephone instructions communicated directly through an electronic funds transfer system; or

2. by means of written instructions establishing the conditions under which such transfers are to be initiated by such financial institution through an electronic funds transfer system.

B. Coverage

**We** will pay for **loss** of or damage to **money, securities and property other than money and securities** resulting directly from the use of any computer to fraudulently cause a transfer of that property from inside the **premises** or **banking premises**:

1. to a person (other than a **messenger**) outside those **premises**; or
2. to a place outside those **premises**.

C. Exclusions and Conditions Applicable to Computer Fraud

In addition to V. Exclusions Applicable to Crime Coverages and VI. Conditions Applicable to Crime Coverage, this Coverage is subject to the following:

1. Exclusions Applicable to Computer Fraud

**We** will not pay for **loss** as specified below:

- a. **loss** resulting from the giving or surrendering of property in any exchange or purchase.
- b. **loss** resulting from a **fraudulent instruction** directing a financial institution to transfer, pay or deliver **money** and **securities** from **your transfer account**.
- c. **loss** or that part of any **loss**, the proof of which as to its existence or amount is dependent upon an inventory computation or a profit and loss computation.
- d. **loss** resulting from **your**, or anyone acting on **your** express or implied authority, being induced by any dishonest act to voluntarily part with title to or possession of any property.

2. Conditions Applicable to Computer Fraud

- a. **We** will only pay up to \$5,000 for any one **occurrence** of **loss** of or damage to manuscripts, drawings, or records of any kind or the cost of reconstructing them or reproducing any information contained in them.
- b. **We** will cover **loss you** sustain anywhere in the world.

The following information is required only when this endorsement is effective after the effective date of the policy

Endorsement Effective:

Policy No.:

Named Insured

Additional Premium if applicable: \_\_\_\_\_

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### Fund Transfer Fraud Coverage

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Nothing herein shall vary, waive or extend any of the terms of this policy, other than as herein stated.

This endorsement modifies insurance provided under the following:

Crime Coverages within the Rural Utilities Insurance Plan policy.

#### Funds Transfer Fraud Coverage

A. Definitions Applicable to Funds Transfer Fraud

**Fraudulent instruction** means:

1. an electronic, telegraphic, cable, teletype, telefacsimile or telephone instruction which purports to have been transmitted by **you**, but which was in fact fraudulently transmitted by someone else without **your** knowledge or consent.
2. a written instruction issued by **you**, which was forged or altered by someone other than **you** without **your** knowledge or consent, or which purports to have been issued by **you**, but was in fact fraudulently issued without **your** knowledge or consent; or
3. an electronic, telegraphic, cable, teletype, telefacsimile, telephone or written instruction initially received by **you** which purports to have been transmitted by an **employee** but which was in fact fraudulently transmitted by someone else without **your** or the **employee's** knowledge or consent.

**Funds** means **money** and **securities**.

**Transfer Account** means an account maintained by **you** at a financial institution from which **you** can initiate the transfer, payment or delivery of **money** and **securities**:

1. by means of electronic, telegraphic, cable, teletype, telefacsimile or telephone instructions communicated directly through an electronic funds transfer system; or

2. by means of written instructions establishing the conditions under which such transfers are to be initiated by such financial institution through an electronic funds transfer system.

B. Coverage

**We** will pay for **loss** of **funds** resulting directly from a **fraudulent instruction** directing a financial institution to transfer, pay or deliver **funds** from **your transfer account**.

C. Exclusion Applicable to Funds Transfer Fraud

In addition to V. Exclusions Applicable to Crime Coverages this Coverage is subject to the following:

1. Exclusion Applicable to Funds Transfer Fraud

**We** will not pay for **loss** resulting from the use of any computer to fraudulently cause a transfer of **money, securities** or **property other than money and securities**.

THE FOLLOWING INFORMATION IS REQUIRED ONLY WHEN THIS ENDORSEMENT IS EFFECTIVE AFTER THE EFFECTIVE DATE OF THE POLICY

Endorsement Effective:

Policy No.:

Named Insured:

Additional Premium, if Applicable:

National Farmers Union Property and Casualty Company

## CYBER LIABILITY ENDORSEMENT

This endorsement modifies insurance provided under the following: Rural Utilities Insurance Plan.

Nothing herein shall vary, waive or extend any of the terms of this policy, other than as herein stated.

**THIS ENDORSEMENT PROVIDES CLAIMS MADE COVERAGE. DEFENSE EXPENSES APPLY AGAINST THE LIMITS OF INSURANCE AND ARE SUBJECT TO THE DEDUCTIBLE. THE ENDORSEMENT PROVIDES COVERAGE ONLY TO THOSE CLAIMS THAT ARE FIRST MADE DURING THE TIME THIS ENDORSEMENT IS IN EFFECT AND ANY EXTENDED REPORTING PERIOD, IF APPLICABLE. PLEASE READ THE ENTIRE ENDORSEMENT CAREFULLY.**

Throughout this Endorsement, the words **you** and **your** refer to the Named **Insured** shown in the Declarations, and any other person or organization qualifying as a Named **Insured** under this Endorsement. The words **we**, **us** and **our** refer to the company providing this insurance.

The word **insured** means any person or organization qualifying as such under SECTION – A. DEFINITIONS, NUMBER 9. Other words and phrases that appear in bold print have special meaning. Refer to section A. DEFINITIONS.

THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:

- A. DEFINITIONS. For the purposes of this endorsement, the GENERAL DEFINITIONS of the Policy and DEFINITIONS APPLICABLE TO LIABILITY AND RELATED COVERAGES within LIABILITY AND RELATED COVERAGES are replaced by the following:
1. **Advertising injury** means injury, other than **bodily injury** or **personal injury**, arising out of one or more of the following offenses committed in the course of promotion of **your** goods, products, services, name or image through printed or electronic media:
    - a. Plagiarism, piracy, unfair competition or misappropriation of advertising ideas;
    - b. Oral, electronic or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services; or
    - c. Oral, electronic or written publication of material that violates a person's right of privacy;

- d. Infringement of copyright, title or slogan.
- 2. **Bodily injury** means bodily injury, sickness, disease, mental injury, mental anguish, shock or humiliation sustained by a person, including death resulting from any of these at any time.
- 3. **Claim** means a suit or written demand which seeks **damages** or injunctive relief. A **claim** does not include a criminal or regulatory proceeding.
- 4. **Coverage territory** means:
  - a. The United States of America (including its territories and possessions), Puerto Rico and Canada:
  - b. International waters or airspace, but only if the damage occurs in the course of travel or transportation between any places included in **a.** above; or
  - c. All other parts of the world if damage arises out of:
    - (1) Goods or products made or sold by **you** in the territory described in **a.** above;
    - (2) The activities of a person whose home is in the territory described in **a.** above, but is away for a short time on **your** business; or

provided the **insured's** responsibility to pay **damages** is determined in the United States of America (including its territories and possessions), Puerto Rico or Canada in a **suit** on the merits according to the substantive law in such territory or in a settlement **we** agree to.

- 5. **Damages** means a monetary award, judgment or settlement which the insured is legally obligated to pay on account of a covered **claim**. **Damages** do not include:
  - a. civil or criminal fines or penalties;
  - b. loss of disgorgement of profits, or restitution of royalties, fees, expenses or costs arising out of **your work** or **product** provided by or on behalf of any **Insured**;
  - c. cost or expense to complete, correct, replace, upgrade or reperform any work or product provided by or on behalf of any **Insured**;
  - d. **your** cost to comply with any non-monetary or injunctive relief; or
  - e. any payment **you** make without **our** consent.

**Damages** include punitive or multiplied damages, where insurable under the applicable law. **Damages** also include pre-judgment and post-judgment interest. However, if **we** make an offer to pay the applicable Limit of Insurance, **we** will not pay any pre-judgment interest based on that period of time after the offer. Additionally **we** will not pay interest on the full amount of any judgment that accrues after entry of the judgment and before **we** have paid, offered to pay, or deposited in court the amount available for the judgment under the provisions of section C. LIMIT OF INSURANCE – DEDUCTIBLE.

- 6. **Defense expense** means all expenses **we** incur in the investigation or defense of specific **claims** including:
  - a. Attorney fees incurred by **us** or by the **insured** with **our** consent;
  - b. All other litigation expense for defending or appealing a **claim**, if incurred by **us**;

- c. The cost of bonds to appeal a judgment or award in any **suit we** defend;
- d. The cost of bonds to release attachments, but only for bond amounts within the Limits of Insurance available. **We** do not have to furnish these bonds;
- e. Reasonable expenses incurred by the **insured** at **our** request to assist **us** in the investigation or defense of the **claim** including actual loss of earnings up to \$250 a day because of time off from work;
- f. Costs taxed against the **insured** in a **suit**;

**Defense expense** does not include salaries and expenses of **our employees** or **insured's employees**.

- 7. **Employee** includes a **leased worker**. **Employee** does not include a **temporary worker**.
- 8. **Executive officer** means a person holding any of the officer positions created by **your** charter, constitution, by-laws or any other similar governing documents.
- 9. **Insured** means:
  - a. If **you** are designated in the Declarations as:
    - 1) An individual, **you** and **your** spouse are **insureds**, but only with respect to the conduct of a business of which **you** are the sole owner.
    - 2) A partnership or joint venture, **you** are an **insured**. **Your** members, **your** partners, and their spouses are also **insureds**, but only with respect to the conduct of **your** business.
    - 3) A limited liability company, **you** are an **insured**. **Your** members are also **insureds**, but only with respect to the conduct of **your** business. **Your** managers are **insureds**, but only with respect to their duties as **your** managers.
    - 4) An organization other than a partnership, joint venture or limited liability company, **you** are an **insured**. **Your executive officers** and directors are **insureds**, but only with respect to their duties as **your** officers or directors. **Your** stockholders are also **insureds** but only with respect to their liability as stockholders.

With regard to subsections a.1) and a.2) above, coverage is not extended to any spouse for any **claim** arising out of an act, error or omission of the spouse. Coverage is extended under this Endorsement solely by reason of: 1) such spouse's status as the **insured's** spouse; or 2) such spouse's ownership in property from which the claimant seeks recovery for the **insured's** error, omission or negligent act covered by this Endorsement.

- b. Each of the following is also an **insured**:
  - 1) **Your employees**, other than either **your executive officers** (if **you** are an organization other than a partnership, joint venture or limited liability company) or **your** managers (if **you** are a limited liability company), but only for acts within the scope of their employment by **you** or while performing duties related to the conduct of **your** business.
  - 2) Any organization **you** newly acquire or form, other than a sole proprietorship, a partnership or joint venture; and over which **you**:
    - a) own more than fifty percent (50%) of the outstanding securities representing the right to vote for the election of such entity's directors or members of the Board of Managers; or

- b) otherwise control, directly or indirectly, the right to elect or appoint more than fifty percent (50%) of such entity's directors or the members of the Board of Managers, will qualify as a Named **Insured** if there is no other similar insurance available to that organization.

However, no newly acquired or formed organization is an **insured** for more than ninety (90) days from the date **you** acquire or form it, or the remainder of the time **your** Cyber Liability endorsement is in effect, whichever period is shorter, unless **we** agree in writing that it should continue to be an **insured** after the end of that period of time. This coverage is effective on the acquisition or formation date and is afforded only until the end of the policy period during which the acquisition or formation took place. No newly acquired or formed organization is an **insured** with respect to any **claim** arising from its errors, omissions or negligent acts that occurred before **you** acquired or formed the organization. An additional premium will apply in accordance with **our** rules and rates.

- 3) Any subsidiary which is a legally incorporated entity and is not insured under any errors and omission policy, and which, as of the effective date of this Endorsement, **you**:
  - a) own, directly or indirectly, more than fifty percent (50%) of the outstanding securities representing the right to vote for the election of such entity's directors or members of the Board of Managers; or
  - b) otherwise control, directly or indirectly, the right to elect or appoint more than fifty percent (50%) of such entity's directors or members of the Board of Managers.

No person or organization is an **insured** for the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named **Insured** in the Declarations.

- 10. **Key insurance contacts** means **your** corporate risk manager and any **employee** who is responsible for **your** insurance or **claim** reporting.
- 11. **Leased worker** means a person leased to **you** by a labor leasing firm under an agreement between **you** and the labor leasing firm, to perform duties related to the conduct of **your** business. **Leased worker** does not include a **temporary worker**.
- 12. **Original effective date** means the date on which **you** first bound this coverage with **us** without any interruption.
- 13. **Personal injury** means injury, other than **bodily injury** or **advertising injury**, arising solely out of one or more of the following offenses:
  - a. False arrest, detention or imprisonment;
  - b. Malicious prosecution or abuse of process;
  - c. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person or organization occupies, if committed by or on behalf of its owner, landlord or lessor;
  - d. Oral, electronic or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
  - e. Oral, electronic or written publication of material that violates a person's right of privacy.
- 14. **Suit** means a civil proceeding in which **damages** to which this insurance applies are alleged. **Suit** also includes:

- a. An arbitration proceeding in which such **damages** are claimed and to which the **insured** must submit or does submit with **our** consent; or
  - b. Any other alternative dispute resolution proceeding in which such **damages** are claimed and to which the **insured** submits with **our** consent.
15. **Temporary worker** means a person who is furnished to **you** for any period of time to support or supplement **your** work force in special work situations, such as employee absences, temporary skill shortages, upturns or downturns in business, and seasonal workloads. **Temporary worker** does not include **leased worker**.
16. **Pollutants** means any solid, liquid, gaseous, or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, petroleum products, chemicals and waste. Waste includes materials to be recycled, reconditioned, or reclaimed.
17. **Your product** means:
- a. Any goods or products manufactured, developed, designed, created, sold, marketed or distributed by **you** or on **your** behalf, as set forth below:
    - 1) Computer software or computer programming;
    - 2) Electronic or computer equipment, hardware, components or peripherals;
    - 3) Telecommunications or broadcasting equipment..
  - b. Containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.

**Your product** includes:

- a. Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of **your product**; and
- b. The providing of or failure to provide warnings or instructions.

**Your product** does not include vending machines or other property rented to or located for the use of others but not sold.

18. **Your work** means:
- a. Work or operations performed by **you** or on **your** behalf, as set forth below:
    - 1) Installation, service, technical support, integration, maintenance, repair, consulting or analysis of:
      - a) Computer software or computer programming;
      - b) Electronic or computer equipment, hardware, components or peripherals;
      - c) Telecommunications or broadcasting equipment; or
      - d) Networks and information systems..
    - 2) Processing, management, mining or warehousing of data for others..
    - 3) Provision of multimedia services, including but not limited to:
      - a) Television broadcasting;

- b) Cable and satellite television broadcasting;
  - c) Radio broadcasting;
  - d) Electronic broadcasting;
  - e) Internet access; or
  - f) Website design.
- 4) Provision of telecommunication services, including but not limited to:
- a) Wire based telecommunications;
  - b) Cellular, microwave and other wireless telecommunications; or
  - c) Paging services.

b. Materials, parts or equipment furnished in connection with such work or operations.

**Your work** includes:

- a. Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of **your work**; and
- b. The providing of or failure to provide warnings or instructions.

B. **COVERAGE.** For the purpose of the coverage provided by this endorsement, the following Cyber Liability Coverage is added to LIABILITY AND RELATED COVERAGES:

1. **We** will pay those sums that the **insured** becomes legally obligated to pay as **damages** because of any **claim** caused by an error, omission or negligent act covered under this Endorsement, by or on behalf of the **insured**:
  - a. Resulting in the failure of **your product** to perform the function or serve the purpose intended; or
  - b. In the performance of or failure to perform **your work** for others.
2. **We** will have the right and duty to defend any **claim** seeking those **damages**. But:
  - a. The amount **we** pay for **damages** and **defense expense** is limited as described in section C . LIMIT OF INSURANCE – DEDUCTIBLE;
  - b. **We** may, at **our** discretion, investigate any report of an error, omission or negligent act and settle any **claim** that may result;
  - c. Any **defense expense we** incur or reimburse is included within and not in addition to the Limits of Insurance;
  - d. **Our** right and duty to defend ends when **we** have reached the applicable Limit of Insurance in the payment of judgments, settlements, **damages** and **defense expenses**; and
  - e. **We** shall not be obligated to pay any **damages**, judgments, settlements or **defense expenses**, or to undertake or continue defense of any **claim** after the applicable Limit of Insurance has been exhausted by payments of **damages**, settlements or **defense expenses** or after deposit of the applicable Limit of Insurance in a court of competent jurisdiction, and that upon such

payment, **we** shall have the right to withdraw from the further defense of such **claim** by tendering control of said defense to **you**.

3. This insurance applies only if:
    - a. The error, omission or negligent act giving rise to the **claim** takes place in the **coverage territory**;
    - b. The error, omission or negligent act giving rise to the **claim** is committed on or after the Retroactive Date, if any, shown in the Declarations for Cyber Liability under LIABILITY AND RELATED COVERAGES and before the end of the policy period or the cancellation date of this Endorsement, whichever is earlier.
    - c. None of **your executive officers** or **key insurance contacts** had knowledge, prior to the **original effective date** of this insurance, of any circumstances involving any error, omission or negligent act which could reasonably be expected to result in a **claim** under this coverage section; and
    - d. A **claim** for **damages** because of the error, omission or negligent act is first made against any **insured**, in accordance with C. LIMIT OF INSURANCE – DEDUCTIBLE, during the time this Endorsement is in effect or any Extended Reporting Period **we** provide under section F. EXTENDED REPORTING PERIODS.
  4. **We** will consider a **claim** for covered loss to be first made or brought on the earliest of the following dates:
    - a. The date that notice of such **claim** is received by:
      - 1) Any of **your executive officers, key insurance contacts** or legal representatives;
      - 2) **Our** licensed agent; or
      - 3) **Us**;Whichever comes first; or
    - b. The date that **we** receive notice of an error, omission or negligent act from any **insured**.
  5. All **claims** for **damages** causing loss to the same person or organization as a result of any one error, omission or negligent act covered under this endorsement, or series of related errors, omissions or negligent acts covered under this endorsement, will be deemed to have been made at the time the first of those **claims** is made against any **insured** and shall constitute a single **claim** under section C. LIMIT OF INSURANCE – DEDUCTIBLE.
- C. LIMIT OF INSURANCE – DEDUCTIBLE. For the purpose of the coverage provided by this endorsement, the LIMIT OF INSURANCE-DEDUCTIBLE replaces GENERAL CONDITION P. DEDUCTIBLE and IV. LIMIT OF LIABILITY within LIABILITY AND RELATED COVERAGES:
1. The Limits of Insurance shown in the Declarations for Cyber Liability under LIABILITY AND RELATED COVERAGES and the rules below fix the most **we** will pay regardless of the number of:
    - a. **Insureds**;
    - b. **Claims** made; or
    - c. Persons or organizations making **claims**.

2. The Aggregate Limit is the most **we** will pay for the sum of all **damages** and **defense expenses** that arise out of all **claims** to which this insurance applies. Each payment **we** make for such **damages** and **defense expenses** reduces the Aggregate Limit by the amount of such payment. This reduced limit will then be the Aggregate Limit available for the payment of **damages** and **defense expenses** for any other **claim**.
3. Subject to 2. above, **we** will pay only the amount of **damages** and **defense expenses** in excess of the Deductible shown in the Declarations for Cyber Liability under LIABILITY AND RELATED COVERAGES for each **claim**. The Limits of Insurance shall not be reduced by the application of the Deductible.

The terms of this Endorsement, including those with respect to **our** right and duty to defend any **claim** and **your** duties in the event of a **claim**, apply regardless of the application of the Deductible amount.

**We** may pay any part or all of the Deductible to settle any **claim**, and when notified, **you** agree to promptly reimburse **us** for such Deductible paid.

4. When the Aggregate Limit of insurance is exhausted by the payment of **damages** or **defense expenses**, **we** shall have no further obligation to defend any **claim**.

When our right and duty to defend **claims** ends, **we** will withdraw and tender the defense to the **insured** as provided in section E. CONDITIONS.

5. The Limits of Insurance of the Endorsement apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations for Cyber Liability under LIABILITY AND RELATED COVERAGES unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

D. EXCLUSIONS. For the purposes of the coverage provided by this endorsement, III. EXCLUSIONS APPLICABLE TO LIABILITY AND RELATED COVERAGES are replaced by the following:

1. This insurance does not apply to any **claims** arising out of:

- a. Intentional and Dishonest Acts

Any act, error or omission committed by **you** or at **your** direction, or with the consent or knowledge of **your** partners, **executive officers**, or directors, which is intended or expected from the standpoint of a reasonable person to cause damage or loss or is a dishonest, fraudulent, criminal or malicious act, whether acting alone or in collusion with others. This exclusion applies even if the damage or loss is of a different degree or type than actually intended or expected. However, this exclusion will not apply unless the intentional, dishonest, fraudulent, criminal or malicious act has been established by an adjudication in a judicial or administrative proceeding, or by an admission of an **Insured**.

- b. Bodily Injury, Personal Injury or Advertising Injury

**Bodily injury, personal injury or advertising injury.**

- c. Damage to Property

Physical injury to tangible property, including all resulting loss of use of that property. However, tangible property does not include data, programs or software.

- d. Other Coverage

Losses for which coverage is provided under **our** LIABILITY AND RELATED COVERAGES Part or Directors and Officers Liability policy or which would have been provided except for exhaustion of the Limits of Insurance of such coverage by payment of claims.

e. Owned Property

Damage to property owned, leased or rented by any **insured**.

f. Pollution

- 1) The actual, alleged, or threatened existence, presence, discharge, dispersal, seepage, migration, release or escape of **pollutants** at any time.
- 2) Any loss, cost or expense arising out of any:
  - a) Request, demand, order or statutory or regulatory requirement that any **insured** or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of **pollutants**; or
  - b) **Claim** or **suit** by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of **pollutants**.

g. Product Recall

Any loss, cost or expense incurred by **you** or others for the withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of **your product** or **your work** if such product or work is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

This exclusion does not apply to **claims** for loss of use resulting from such withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal caused solely by **you** due to an error, omission or negligent act committed by **you**.

h. Performance Delay

Failure to deliver or delay by or on behalf of the **insured** with respect to the performance of any contract or agreement. This exclusion does not apply if such failure to deliver or delay is the result of an error, omission or negligent act by or on **your** behalf resulting in the failure of **your product** or **your work** to perform the function or serve the purpose intended.

i. Security Breach

Failure to prevent unauthorized access to or use of an electronic system or program. This exclusion does not apply if such unauthorized access is the result of an error, omission or negligent act by or on **your** behalf resulting in the failure of **your product** or **your work** to perform the function or serve the purpose intended.

j. Cost Guarantees

Failure to meet any cost guarantees, estimates of probable costs or cost estimates being exceeded.

k. Wear and Tear

Wear and tear or gradual deterioration.

l. Intellectual Property

Actual or Alleged:

- 1) Wrongful appropriation or disclosure of trade secrets; or
- 2) Violation of any other intellectual property right or law.

m. Bankruptcy

The bankruptcy or insolvency of the **insured** or any other person, firm or organization.

n. Contractual Liability

Liability of others assumed by the **insured** under any contract or agreement, but this exclusion does not apply to liability that the **insured** would have in the absence of such contract or agreement.

o. Violation of RICO and Trade Law

Any actual or alleged violation of the Racketeer Influenced and Corrupt Organizations Act (RICO) or similar provisions of any federal, state or local statutory or common law, or actual or alleged violations of any federal or state securities, anti-trust, restraint of trade, unfair trade practices or consumer protection laws or other similar laws.

p. Unfair Competition or Piracy

Unfair competition or piracy.

q. Satellite Malfunction

Any malfunction of a satellite or failure of a satellite to provide intended service.

r. Professional Services

The rendering or failure to render professional services by any **insured** in the capacity of an accountant, architect, attorney, health care professional, insurance agent, real estate agent, or structural engineer or any other professional service except as provided for under this endorsement.

s. Discrimination, Harassment or Misconduct

Discrimination, harassment or misconduct by any **insured** because of or relating to: race, creed, color, age, gender, sex, sexual preference or orientation, national origin, religion, disability, handicap, health condition, marital status, or any other class protected under federal, state, local or other law; or any similar law in a jurisdiction outside the United States of America.

t. Employment Related Practices

Acts or omissions by any insured regarding:

- 1) Refusal to employ;
- 2) Termination of a person's employment;
- 3) Employment-related practices, policies, acts or omissions; these include but are not limited to coercion, demotion, evaluation, re-assignment, discipline, defamation, harassment, humiliation or discrimination; or

- 4) Breach of fiduciary duty or other responsibility in connection with any **employee** benefit or pension plan; this includes but is not limited to violation of the duty or responsibility imposed on fiduciaries by the Employee Retirement Income Security Act of 1974 (ERISA) or any changes to that law; any similar law; or any foreign equivalent.
- u. Disruption, Surge, Fluctuation or Loss of Power
 

Disruption of, surge in, fluctuation in or loss of: power, connectivity or communications. However, this exclusion will not apply to any of the foregoing when directly caused by an error, omission or negligent act by or on behalf of the **insured**:

    - 1) Resulting in the failure of **your product** to perform the function or serve the purpose intended; or
    - 2) In the performance of or failure to perform **your work** for others.
  - v. Tortious Interference
 

Tortious interference with the contractual relationships of others.
  - w. Discontinuance or Cessation
 

Discontinuance or cessation by any **insured** of the provision, support or maintenance of **your work**.
  - x. Action, Penalty or Fine
 

Any action, penalty or fine by a governmental or quasi-governmental authority or agency including but not limited to regulatory actions brought against **you** on behalf of the Federal Trade Commission, Federal Communications Commission, or other regulatory agency. However, this exclusion shall not apply to actions brought by governmental authority acting solely in its capacity as a customer of the Named **insured** or one of its subsidiaries.
  - y. Uninsurable Damages or Matters
 

Any damages, claim or matters that are deemed uninsurable under the applicable law.
  - z. Insured Versus Insured Claims
 

**You** and **we** agree that the coverages provided under this endorsement do not apply to a claim by or on behalf of any **insured**, subsidiary or additional **insured** against any **insured**.
- E. CONDITIONS. For purposes of this endorsement, the GENERAL CONDITIONS and V. CONDITIONS APPLICABLE TO LIABILITY AND RELATED COVERAGES of the Policy are revised or added to as follows:
- 1. Arbitration
 

**We** are entitled to exercise all of **your** rights in the choice of arbitrators and the conduct of any arbitration proceeding, except when the arbitration is between **you** and **us**.
  - 2. Duties in the Event of a Claim
 

**You** must see to it that **we** are notified in writing as soon as practicable of any incident, error, omission or negligent act potentially covered under this endorsement, which may result in a **claim**. To the extent possible, notice should include:

    - a. A description of the alleged incident which may result in a **claim**:

- 1) How, when and where the error, omission or negligent act took place; and
  - 2) The names and addresses of any involved persons or witnesses.
- b. If a **claim** is made against any **insured**, **you** must:
- 1) Immediately record the specifics of the **claim** and the date received; and
  - 2) Notify **us** in writing as soon as practicable.
- c. **You** and any other involved **insured** must:
- 1) Immediately send **us** copies of any demands, notices, summonses or legal papers received in connection with the **claim**;
  - 2) Authorize **us** to obtain records or other information;
  - 3) Cooperate with **us** in the investigation, settlement or defense of the **claim**; and
  - 4) Assist **us**, upon our request, in the enforcement of any right against any person or organization which may be liable to the **insured** because of an error, omission or negligent act to which this insurance may also apply.
- d. No **insureds** will, except at their own cost, voluntarily make a payment, assume any obligation, or incur any expense without **our** consent.
- e. For **your** operations that are within the **coverage territory** but outside of the United States of America, including its territories and possessions, the Commonwealth of Puerto Rico, and Canada, the following condition applies:

If **you** receive any **claim** that is believed to be covered by this Endorsement, **you** should call **your** agent immediately. If not available, fax or e-mail the details of the **claim** to Farmers Union Insurance Company. Be sure to include the policy number and the name of the First Named **Insured** in **your** notice to **us**.

### 3. Legal Action Against **Us**

No person or organization has a right under this Endorsement:

- a. To join **us** as a party or otherwise bring **us** into a **suit** asking for **damages** from an **insured**; or
- b. To sue **us** on this Endorsement unless all of its terms have been fully complied with.

A person or organization may sue **us** to recover on an agreed settlement or on a final judgment against an **insured** obtained in a civil proceeding, an arbitration proceeding or an alternative resolution proceeding. But **we** will not be liable for **damages** that are not payable under the terms of this Endorsement or that are in excess of the applicable Limit of Insurance. An agreed settlement means a settlement and release of liability signed by **us**, the **insured** and the claimant or the claimant's legal representative.

### 4. Other Insurance

If other valid and collectible insurance is available to the **insured** for a loss **we** cover under this Endorsement, **our** obligations are limited as follows:

- a. This insurance is excess over any other insurance, whether primary, excess, contingent, or on any other basis except for insurance which:

- 1) Is purchased by the insured to specifically apply in excess of this insurance; and
  - 2) States specifically that it applies in excess of the Limits of Insurance shown in the Declarations for Cyber Liability under Liability and Related Coverages.
- b. Because this insurance is excess, **we** will have no duty to defend any **claim** that any other insurer has a duty to defend. If no other insurer defends, **we** will undertake to do so, but **we** will be entitled to the **insured's** rights against all those other insurers. **We** will pay only **our** share of the amount of the loss, if any, that exceeds the sum of:
- 1) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and
  - 2) The total of all deductible and self-insured amounts under all that other insurance. But **we** will not pay more than the Limits of Insurance shown in the Declarations for Cyber Liability under LIABILITY AND RELATED COVERAGES.
5. When the Limit of Insurance is Exhausted
- a. If **we** feel that, based upon reported **claims** to which this insurance applies, the Aggregate Limit is likely to be exhausted, **we** will send written notice to that effect to the First Named **Insured**.
  - b. When the Aggregate Limit is actually exhausted in the payment of judgments, settlements or **defense expenses**, **we** will notify the First Named **Insured** in writing, as soon as practicable that:
    - 1) The Limit has been exhausted, and
    - 2) **We** have no duty to defend or continue to defend **claims** made against the **insured** for which the Limit of Insurance has been exhausted.
  - c. **We** will transfer to the First Named **Insured** and any other involved **insured** control of all **claims** made subject to the Limit of Insurance which are reported to **us** before that Limit of Insurance is exhausted. The First Named **Insured** will cooperate in the transfer of control of these **claims** and arrange for the defense of the **claims** within a time frame agreed to by **us**. Absent any agreement, the control of defense of these **claims** will transfer to the First Named **Insured** as soon as practicable.
  - d. **We** agree to cooperate in the transfer of control of **claims** and to take those steps **we** deem appropriate to continue the defense until the transfer is complete.
  - e. **We** will not take any action on any **claim** made that is reported to **us** after the Aggregate Limit of Insurance is exhausted.
  - f. The First Named **Insured** will reimburse **us** for expenses **we** incur in complying with 5.d. and e. when transferring control of defense for these **claims**. Beginning on the date that the limits are exhausted, the First Named **Insured** shall reimburse **us** for costs incurred in the transfer of defense of **claims**.
6. Representations and Statements
- By accepting this endorsement, **you** agree to all of the following:
- a. The representations and statements contained in the application for coverage and other information submitted to **us** in applying for this endorsement are accurate and complete; they were made to induce **our** reliance upon them;
  - b. The representations and statements made to **us** in the application and other information submitted to **us** were made by the Named **Insured** on behalf of all of **you**; they are material to

- our** decision to provide coverage; they are considered as incorporated in constituting part of this endorsement;
- c. **We** have issued this endorsement in reliance upon those representations and statements;
  - d. In the event the application or other information submitted to **us** contains misrepresentations or fails to state facts which affect **our** acceptance of the risk, the hazard assumed by **us**, the terms and conditions of the endorsement **we** offered or the premium **we** charged for this endorsement, **we** will not pay for any **defense expense** or **damages** relating to a **claim** under this endorsement; and
  - e. If **you** report any **claim** knowing it, or any of the representations and statements regarding the **claim**, to be false or fraudulent, this insurance will not make payment for the **claim**.
- F. EXTENDED REPORTING PERIODS. For the purpose of the coverage provided by this endorsement, the following EXTENDED REPORTING PERIODS provisions are added:
1. **We** will provide one or more Extended Reporting Periods, as described below, if:
    - a. This insurance is canceled or not renewed; or
    - b. **We** renew or replace this insurance with insurance that:
      - 1) Has a Retroactive Date later than the date shown in the Declarations for Cyber Liability under LIABILITY AND RELATED COVERAGES; or
      - 2) Does not apply on a **claims**-made-basis.
  2. A Basic Extended Reporting Period is automatically provided without additional charge. This period starts with the end of the policy period or cancellation date of this Endorsement, whichever is earlier and applies to:
    - a. **Claims** first made within 90 days after the end of the policy period or cancellation date of this Endorsement, whichever is earlier; and
    - b. caused by an error, omission or negligent act which occurred before the end of the policy period or prior to the cancellation of this endorsement, whichever is earlier but not before the retroactive date, if any, shown in the Declarations for Cyber Liability under LIABILITY AND RELATED COVERAGES.

The Basic Extended Reporting Period does not apply to **claims** that are covered under any subsequent insurance **you** purchase, or that would be covered but for exhaustion of the amount of insurance applicable to such **claims**.
  3. Supplemental Extended Reporting Period
    - a. A Supplemental Extended Reporting Period is available only by endorsement and for an additional charge. This period will be for a twelve (12) month period starting at the end of the Basic Extended Reporting Period. **Claims** must be caused by an error, omission or negligent act which occurred before the end of the policy period or prior to the cancellation of this Endorsement, whichever is earlier but not before the retroactive date, if any, shown in the Declarations for Cyber Liability under LIABILITY AND RELATED COVERAGES. **Claims** first made during this Supplemental Extended Reporting Period will be deemed to have been made during the policy period of this Endorsement, but will be subject to the separate Aggregate Limit of Insurance set forth in subparagraph c., below.
    - b. **You** must give **us** a written request for the Supplemental Extended Reporting Period Endorsement within 90 days after the end of the policy period or cancellation of this

Endorsement, whichever is earlier. The Supplemental Extended Reporting Period will not go into effect unless **you** pay the additional premium promptly when due.

- c. If **you** comply with subparagraph b. above, **we** will issue the Supplemental Extended Reporting Period Endorsement and will provide the separate Aggregate Limit of Insurance described below, but only for **claims** to which this paragraph 3. applies.

The Supplemental Aggregate Limit of Insurance will be equal to the Aggregate Limit shown in the Declarations in effect at the end of the policy period or as of the cancellation date of this Endorsement, whichever is earlier. The Each Claim Limit and Deductible shown in the Declarations for Cyber Liability under LIABILITY AND RELATED COVERAGES will continue to apply, as set forth in section C. LIMIT OF INSURANCE – DEDUCTIBLE.

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

**SUPPLEMENTAL EXTENDED REPORTING PERIOD  
ENDORSEMENT**

This endorsement modifies insurance provided under the following:

CYBER LIABILITY ENDORSEMENT

**SCHEDULE**

<b>EFFECTIVE DATE OF ENDORSEMENT</b>	
_____	
<b>SUPPLEMENTAL EXTENDED REPORTING PERIOD</b>	
_____	
<b>PREMIUM</b>	<b>\$</b>
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

**A.** This Supplemental Extended Reporting Period Endorsement is provided as described in section F, Paragraph 3.a. Supplemental Extended Reporting Period and applies for the period of time shown in the Schedule.

**B.** This endorsement will not take effect unless the additional premium for it is paid, as required in section F, Paragraph 3.b. Once in effect, this Endorsement may not be cancelled. The premium for this endorsement will be deemed fully earned as of the date it is purchased.

SERFF Tracking Number: QBEC-125347405 State: Arkansas  
Filing Company: National Farmers Union Property and Casualty State Tracking Number: #? \$50  
Company  
Company Tracking Number: 6  
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0000 CMP Sub-TOI Combinations  
Liability  
Product Name: Rural Utilities Insurance Plan  
Project Name/Number: Cyber/Crime/6

## Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: QBEC-125347405 State: Arkansas  
Filing Company: National Farmers Union Property and Casualty State Tracking Number: #? \$50  
Company  
Company Tracking Number: 6  
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0000 CMP Sub-TOI Combinations  
Liability  
Product Name: Rural Utilities Insurance Plan  
Project Name/Number: Cyber/Crime/6

## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-  
Property & Casualty

**Review Status:** Approved 11/26/2007

**Comments:**

**Attachment:**  
AR PCTD-1 & FFS1.pdf

Property & Casualty Transmittal Document

Reset Form

**1. Reserved for Insurance Dept. Use Only**

**2. Insurance Department Use only**

a. Date the filing is received:

b. Analyst:

c. Disposition:

d. Date of disposition of the filing:

e. Effective date of filing:

New Business	
Renewal Business	

f. State Filing #:

g. SERFF Filing #:

h. Subject Codes

<b>3. Group Name</b>	<b>Group NAIC #</b>
QBE Insurance Group	0796

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
National Farmers Union P & C Company	CO	16217	84-0982643	

<b>5. Company Tracking Number</b>	6
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Mike Malleck 5619 DTC Parkway Suite 300 Greenwood Village, CO 80111	Laws and Forms Analyst	1 800 347-1961 X2411	303 353-2125	mmalleck@nfuic.com

7. Signature of authorized filer 

8. Please print name of authorized filer Mike Malleck

Filing information (see General Instructions for descriptions of these fields)

<b>9. Type of Insurance (TOI)</b>	05.0 CMP Liability and Non-Liability
<b>10. Sub-Type of Insurance (Sub-TOI)</b>	05.0000 CMP Sub-TOI Combinations
<b>11. State Specific Product code(s)(if applicable)[See State Specific Requirements]</b>	
<b>12. Company Program Title (Marketing title)</b>	Rural Utilities Insurance Plan
<b>13. Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
<b>14. Effective Date(s) Requested</b>	New: 12/21/2007   Renewal: 12/21/2007
<b>15. Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>16. Reference Organization (if applicable)</b>	
<b>17. Reference Organization # &amp; Title</b>	
<b>18. Company's Date of Filing</b>	11/21/2007
<b>19. Status of filing in domicile</b>	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

## Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking # 6

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

We are filing the following endorsements for our Rural Utilities Insurance Plan:  
RP427 (10/07) Computer Fraud Coverage. This optional endorsement modifies the Crime Coverages section and pays for loss of or damage to money, securities and property other than money and securities resulting from the use of any computer from inside the premises or banking premises to a place or person (other than a messenger) outside those premises.  
RP428 (10/07) Fund Transfer Fraud Coverage. This optional endorsement modifies the Crime Coverages section and pays for loss of funds resulting from a fraudulent instruction excluding the use of a computer.  
RP429 (10/07) CYBER Liability Endorsement. This optional claims made endorsement modifies the General Definitions section and the Liability And Related Coverages section of the policy providing CYBER Liability related coverage.  
RP430 (10/07) Supplemental Extended Reporting Period Endorsement. This optional endorsement is used when a Supplemental Extended Reporting Period is elected.

[View Complete Filing Description](#)

22. Filing Fees (Filer must provide check # and fee amount if applicable)  
[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: 402102

Amount: \$50.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

## FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)  
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	6
<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> <small>(Company tracking number of rate/rule filing, if applicable)</small>	QBEC-125350857 SERFF FILING #

3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Computer Fraud Coverage	RP427 (10/07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Fund Transfer Fraud Coverage	RP428 (10/07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	Cyber Liability Endorsement	RP429 (10/07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04	Supplemental Extended Reporting Period Endorsement	RP430 (10/07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1