

Goodwill Coupon

Optional Coverage Extension (the Additional Coverage Section)

This insurance cover is subject to the **Policy** terms, conditions and exclusions which are incorporated and are part of and are expressly applicable to this **Additional Coverage Section**, and is also subject to the additional terms, conditions, definitions and exclusions set out below.

All insurance covers under this **Additional Coverage Section** are written specifically on a primary basis and are provided solely for **Insured Events** first arising during the **Policy Period** and reported to the **Insurer** as required by this **Policy**.

This **Additional Coverage Section** only applies if shown as purchased on the Schedule.

1 INSURANCE COVER

Following a **Security Failure** for which coverage is afforded by the **Policy**, the **Company** may select to offer each **Affected Person** either coverage as afforded under Insurance Cover Section 1 A.6 (Credit and ID Theft Monitoring Costs), or a **Goodwill Coupon** subject to the **Insurer's** prior written consent (such consent not to be unreasonably withheld).

The **Company** may only select one option to be offered to all **Affected Persons**. The General Policy **Retention** mentioned in item 6 of the Schedule shall apply to this **Additional Coverage Section**.

If the **Company** chooses to provide **Goodwill Coupons** to **Affected Persons**, following notification to **Data Subjects** under Section 1 A.5 (Data Breach Notification Costs) or following the occurrence of a **Material Interruption** (as applicable). The **Insurer** will pay to the **Company** any **Goodwill Coupon Loss**.

Goodwill Coupon Loss arising as a result of a **Material Interruption** shall only be paid by the **Insurer** where:

- (i) the **Network Interruption Additional Coverage Section** is purchased by the **Policyholder**; and
- (ii) no cover has been provided by the **Insurer** for Section 1 A.6 (Credit and ID Theft Monitoring Costs).

2 DEFINITIONS

2.1 Affected Person

Any:

- (i) **Data Subject** who has been notified under Section 1 A.5 (Data Breach Notification Costs) of an actual or suspected **Breach of Personal Information**; and
- (ii) individual who is unable to access the services provided by the **Company** due to a **Material Interruption**.

2.2 Goodwill Coupon

A coupon providing a discount or rebate to an **Affected Person** for a future purchase of a **Company's** products or services that is offered to such **Affected Person** by a **Company** in connection with a **Breach of Personal Information** or as a result of a **Material Interruption** (as applicable). The **Goodwill Coupon** shall require each **Affected Person** to redeem or activate the discount or rebate offered within a set amount of time not to exceed ninety (90) days of receipt of the **Goodwill Coupon**. Under no circumstances shall the discount or rebate offered be automatic or self-activating.

- 2.3 Goodwill Coupon Coverage** The sum of:
- (i) the cost to implement and distribute **Goodwill Coupons**; and
 - (ii) the reasonable aggregate cost to a **Company** of any discounts or rebates provided to **Affected Persons** upon such person's redemption or activation of a **Goodwill Coupon** within the specified time and in accordance with its terms and conditions.
- 2.4 Goodwill Coupon Loss** **Goodwill Coupon Loss** shall not exceed the **Per Goodwill Coupon Limit** and shall always be subject to the **Goodwill Coupon Sub-limit**.
- 2.5 Goodwill Coupon Sublimit** The amount set forth in the **Policy** schedule under item 7.
- 2.6 Material Interruption**
- (i) the suspension or degradation of the service provided by the **Company's Computer System** solely caused by a **Security Failure**; or
 - (ii) the inability of the **Company** to access **Data** due to such **Data** being deleted, damaged, corrupted, altered or loss but only where such deletion, damage, corruption, alteration or loss is solely caused by a **Security Failure**.
- 2.7 Per Goodwill Coupon Limit** The amount set forth in the **Policy** schedule under item 7, which is the maximum liability of the **Insurer** for the value of the discount or rebate provided in connection with the redemption of each **Goodwill Coupon**, and the **Insurer** shall not be liable for the value of any discount or rebate provided in connection with a **Goodwill Coupon** that is in excess of the **Per Goodwill Coupon Limit**.

All other Terms, Conditions and Exclusions of the Policy remain unchanged