

UK200Group Endorsement

It is understood and agreed that the following amendments apply:

1. DEFINITIONS – Business Interruption Loss is amended to read as follows:

Business Interruption Loss shall mean **Your** reduction in net profit or increase in net loss including fixed operating expenses (including payroll) incurred during the **Indemnity Period**, which results from the total or partial interruption, degradation in service, or failure of the **Computer System** as a consequence of **System Security Failure**. Such loss shall be calculated by **Your** chosen UK200Group member accountancy firm and verified by forensic accountants appointed by **Us**.

The basis for calculating **Your** loss shall be the reasonable projection of net profit or net loss that **You** would have earned, taking into account previous trading patterns and market conditions, less any net income that **You** actually earn (adjusted for any reasonable increased costs of working or cost savings made) during the **Indemnity Period**.

2. The following is added to INSURING CLAUSES – C. ADDITIONAL COVERAGES

3. **Accountants' Expenses**

For all reasonable and necessary costs and expenses that **You** incur, with **Our** prior written consent, from **Your** chosen UK200Group member accountancy firm for the production of information required by **Us** under the terms of the Claims Conditions and for reporting that such information is in accordance with **Your** accounts.

The **Limit of Liability** applicable to this Accountants' Expenses Clause shall not exceed GBP10,000 in the aggregate for the **Period of Insurance**, which shall be part of and not in addition to the **Limit of Liability** stated in item 7 of the **Schedule**.

All other terms and conditions remain unaltered.