



兆豐產物保險股份有限公司  
Chung Kuo Insurance Company, Limited

## CHUNG KUO Cyber Privacy and Confidentiality Clause

本商品經本公司合格簽署人員檢視其內容業已符合保險精算原則及保險法令，惟為確保權益，基於保險業與消費者衡平對等原則，消費者仍應詳加閱讀保險單條款與相關文件，審慎選擇保險商品。本商品如有虛偽不實或違法情事，應由本公司及負責人依法負責。

本公司財務及業務等公開資訊，歡迎至本公司網站 (<https://www.cki.com.tw>) 查閱，或親蒞本公司(10044 台北市中正區武昌街一段五十八號)及各分支機構洽詢。  
免費申訴電話: 0800-053-588

113 年 12 月 19 日兆產備字第 1134300836 號

By way of endorsement to the policy, the parties are hereby agreed as follows (subject otherwise to all other terms, conditions, limits of liability and exclusions of the policy):

This policy is extended to pay to or on behalf of an **Insured** all **Loss** resulting from a **Claim** as a direct result of:

- (i) any invasion infringement or interference with any right to privacy or of publicity, including any disclosure of **Data** which amounts to a breach of the relevant legislation; or
- (ii) any unauthorised disclosure or use of any **Confidential Information** in **Data** form or information in **Data** form which is subject to statutory restriction on its disclosure or use.

Such cover shall be subject to the sub-limit of [insert the amount], which shall apply in addition to, and not part of the **Limit of Liability** in Item 3 of the **Schedule**.

The additional sub-limit shall not apply to a reinstated Limit of Liability under 2.18 Preservation of Side A Limit.

For the purpose of this endorsement, the following provisions are amended and/or added to the policy:

### 1. Definitions

**Data** means machine-readable information in digital format (excluding software) irrespective of the way it is used or rendered, including but not limited to text, voice recordings and images.

**Confidential Information** means all information intended by the **Insured** to remain confidential which is available to the **Company's** employees, **Directors or Officers** including but not limited to:

- (i) the existence or status of any discussions or negotiations taking place concerning any business purpose;
- (ii) any information that would be regarded as confidential by a reasonable business person relating to the business, affairs, customers, clients, suppliers, plans, intentions, or market opportunities of the disclosing party; or
- (iii) any information or analysis derived from (i) or (ii) above.

**Confidential Information** shall not include any information that is or becomes generally available to the public (other than as a result of its unauthorised disclosure by the **Insured**); or was available to a recipient on a non-confidential basis prior to disclosure by the **Insured**; was lawfully in the possession of the recipient before the information was disclosed to it; or the relevant parties agree in writing is not confidential or may be disclosed; or is developed by or for the recipient independently of the information disclosed; or is trivial, obvious or useless.

**Intranet** means an electronic network owned and controlled by the **Insured** which contains information about the **Insured's** business and is only accessible to designated employees and not to the general public.

**Extranet** means a restricted-access group of inter-connected networks accessible via a gateway or portal.

**Open Site** means any internet, **Intranet** or **Extranet** site on which content can be published by any party without registration.

## 2. Exclusions

For the purposes of this endorsement only, the **Insurer** shall not be liable to make any payment for **Loss** in connection with any **Claim** or **Investigation** based on, arising from or attributable to:

- (i) any omission of the **Insured** to remove publications from any Internet, **Intranet** or **Extranet** following a complaint or notice in relation to the publication from any third party; or
- (ii) any publication made to an **Open Site** by the **Insured** or any employee or third party.

In all other respects this policy remains unaltered.