



March 6, 2025  
Personal Lines  
Bulletin 2025-01

TO: General Agents

FR: Todd Yamanaka, Vice President

**RE: Introducing New Endorsement: Electronic Vandalism Exclusion**

We are introducing a new mandatory endorsement effective July 1<sup>st</sup>, 2025, for new and renewal business. Applying to the Homeowners, First Select Portfolio – Home, and Dwelling lines of business, the Electronic Vandalism Exclusion endorsement excludes loss due to the intentional damage, corruption, or unauthorized manipulation of digital data and computer systems.

The policyholder notice and forms will be included in the insured's new policy or renewal packet. A copy of each is available in Agency Portal – Documents and Forms:

- Homeowners: Electronic Vandalism Exclusion (HHO 30 13 01 24) ([click here](#))
- Dwelling: Electronic Vandalism Exclusion (HDP 10 03 01 24) ([click here](#))
  - Policyholder Notice (PL FLYR 00 03 09 24) ([click here](#))
- First Select Portfolio – Home: Electronic Vandalism Exclusion (FSP 10 07 01 24) ([click here](#))
  - Policyholder Notice (FSP FLYR 00 04 09 24) ([click here](#))

Should you have any questions, please contact your Personal Lines Underwriter.

Thank you.



**First Insurance  
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**FIRSTSELECT  
FSP FLYR 00 04 09 24**

## **NOTICE TO POLICYHOLDER ELECTRONIC VANDALISM EXCLUSION**

*This form does not provide coverage nor does it replace any provisions of your policy. Please read your policy for complete information on the coverages you are provided. If there is any conflict between the policy and this form, the provisions of the policy shall prevail. Please contact your agent if you have any questions.*

We wanted to inform you about an update to your policy recently approved by the State of Hawaii Insurance Division. This includes a new mandatory exclusion endorsement which has been attached to your policy.

The Electronic Vandalism Exclusion clarifies electronic vandalism is not a covered cause of loss. This new exclusion does not impact the intended coverage under the policy.

Please take a few moments to review the new forms. If you have any questions or concerns, please do not hesitate to contact your insurance agent. Thank you for taking the time to review these updates. We appreciate your trust as a valued customer of First Insurance Company of Hawaii.



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

## **ELECTRONIC VANDALISM EXCLUSION**

### **PROPERTY COVERAGE – HOME – EXCLUDED CAUSES OF LOSS – REAL PROPERTY AND TANGIBLE PERSONAL PROPERTY**

The following exclusion is added:

We will not pay for loss or damage caused directly or indirectly by the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

#### **Electronic Vandalism**

Electronic Vandalism means:

- a.** Willful or malicious destruction of computer programs, content, instructions or other electronic or digital data stored within computer systems.
- b.** Unauthorized computer code or programming that:
  - (1)** Deletes, distorts, corrupts or manipulates computer programs, content, instructions or other electronic or digital data, or otherwise results in damage to computers or computer systems or networks to which it is introduced;
  - (2)** Replicates itself, impairing the performance of computers or computer systems or networks; or
  - (3)** Gains remote control access to data and programming within computers or computer systems or networks to which it is introduced.



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**PERSONAL LINES  
PL FLYR 00 03 09 24**

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## **ELECTRONIC VANDALISM EXCLUSION**

This endorsement modifies insurance provided under the following:

### **DWELLING PROPERTY DP 00 03 – Special Form**

#### **GENERAL EXCLUSIONS**

The following exclusion is added:

We will not pay for loss or damage caused directly or indirectly by the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

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## **ELECTRONIC VANDALISM EXCLUSION**

This endorsement modifies insurance provided under the following:

**HOMEOWNERS HO 00 03 – Special Form**  
**HOMEOWNERS HO 00 04 – Contents Broad Form**  
**HOMEOWNERS HO 00 05 – Comprehensive Form**  
**HOMEOWNERS HO 00 06 – Unit-Owners Form**

### **SECTION I - EXCLUSIONS**

The following exclusion is added:

We will not pay for loss or damage caused directly or indirectly by the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

#### **Electronic Vandalism**

Electronic Vandalism means:

- a.** Willful or malicious destruction of computer programs, content, instructions or other electronic or digital data stored within computer systems.
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  - (1)** Deletes, distorts, corrupts or manipulates computer programs, content, instructions or other electronic or digital data, or otherwise results in damage to computers or computer systems or networks to which it is introduced;
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