

# DEVELOPMENTS IN CYBER-RISK INSURANCE COVERAGE

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At one time, organizations may have assumed that losses due to cyber risks were covered under their commercial general liability policies. However, today broad policy exclusions with respect to a host of data-related losses are commonplace. Except for 'Y2K' data exclusions which arose at the turn of the century amid fears that electronic devices would fail to distinguish between century years, exclusions with respect to data loss and liability for data loss were generally not contemplated.

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