

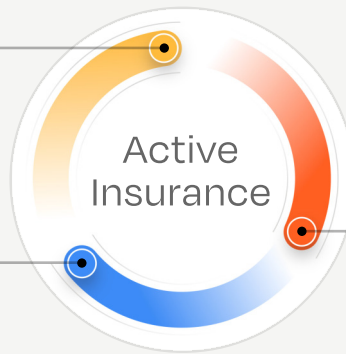
# Digital Risk, **Solved**

Coalition is the leading provider of Active Insurance. By combining the power of technology and insurance, we help organisations identify, mitigate, and respond to digital risks.

## Our unique approach

**Active Protection**  
Monitoring and alerting to identify and prevent risk before it strikes

**Active Risk Assessment**  
Understand your risks in real time



**Active Response**  
Access to in-house response teams and leading coverage if an incident occurs

## Active Protection in Coalition Control

Coalition offers comprehensive and innovative cyber insurance products to help protect your business and keep it up and running. Coalition also actively monitors its policyholders' risks through proprietary cybersecurity tools and 24/7 cyber security experts are available to help you respond to a cyber incident. In addition, Coalition Control provides policyholders access to the following tools to help them mitigate cyber risks:



### Attack Surface Monitoring

Improve security hygiene with continuous monitoring of all your company's digital assets, including infrastructure, applications, IT and data exposures.



### Security Notifications

Stay up to date with dashboard and email notifications of day to day tasks and security notifications on all critical vulnerabilities discovered on your organisation's attack surface.



### Third-Party Risk Management

Monitor suppliers and vendors for risks as an extension of your organisation that may pose a threat.



### Partner Technology

Coalition partners with leading cybersecurity companies to offer the right tools to address risks, vulnerabilities, and contingencies. Policyholders can access savings on solutions from leading security providers.

## COALITION CYBER AND TECHNOLOGY POLICY 3.0 QUOTATION

Upon binding of this account, we must receive a signed application from the Insured.

Subject to the terms and conditions contained herein, Coalition Risk Solutions Ltd ("Coalition") agrees to issue to the below Named Insured the following quotation for insurance coverage:

<b>Coalition Quote No.:</b>	C-50PT-149646-CYBER-2023		
<b>Named Insured</b>	Kirkbymoorside Town Council		
<b>Address</b>	7 Market Place York, England YO62 6AT		
<b>Policy Period</b>	From: 22 November 2023 (Effective Date) To: 22 November 2024 (Expiration Date) Both dates 12:01 A.M. at the Named Insured's address above.		
<b>Policy Premium</b>	<b>Premium</b>		£284.00
	Policy Fee		£0
	IPT (12%)		£34.08
	<b>Total</b>		£318.08
<b>Aggregate Policy Limit of Liability</b>	£250,000		
<b>Per Event Limit of Liability</b>	£250,000		
<b>Aggregate Retention</b>	£7,500		
<p>Coverage under this policy is provided only for those Insuring Agreements for which a limit of liability appears below. If no limit of liability is shown for an Insuring Agreement, such Insuring Agreement is not provided by this policy. The Aggregate Policy Limit of Liability shown above is the most the Insurer(s) will pay under this Policy regardless of the number of Insured Agreements purchased. The Aggregate Retention shown above is the most the Insured will pay towards Retentions regardless of the number of claims or events covered under this Policy.</p> <p>Subject to availability, in the event that you elect to use Coalition Incident Response to provide services that result in breach response costs, claim expenses, cyber extortion expenses, or restoration costs, the fees, costs and expenses of Coalition Incident Response covered under the terms and conditions of this policy will not be subject to any Retention.</p>			
<b>THIRD PARTY LIABILITY COVERAGES</b>			
<b>Insuring Agreement</b>	<b>Limit / Sub-Limit</b>	<b>Retention / Sub-Retention</b>	
<b>THIRD PARTY SECURITY AND PRIVACY</b>			
A. NETWORK AND INFORMATION SECURITY LIABILITY	£250,000	£1,000	
B. REGULATORY DEFENCE AND PENALTIES	£250,000	£1,000	
C. PCI FINES AND ASSESSMENTS	£250,000	£1,000	
D. FUNDS TRANSFER LIABILITY	£250,000	£1,000	
<b>TECHNOLOGY AND MEDIA PROFESSIONAL</b>			
E. TECHNOLOGY ERRORS & OMISSIONS	N/A	N/A	
F. MULTIMEDIA CONTENT LIABILITY	£250,000	£1,000	

FIRST PARTY COVERAGES			
Insuring Agreement	Limit / Sub-Limit	Retention / Sub-Retention	
<b>EVENT RESPONSE</b>			
G. BREACH RESPONSE SERVICES	Limited to 72 hours following notification to the Breach Response Services Advisor	£0	
H. BREACH RESPONSE COSTS	£250,000	£1,000	
I. CRISIS MANAGEMENT AND PUBLIC RELATIONS	£250,000	£1,000	
J. RANSOMWARE AND CYBER EXTORTION	£250,000	£1,000	
K. DIRECT AND CONTINGENT BUSINESS INTERRUPTION, AND EXTRA EXPENSES FROM SECURITY FAILURE AND SYSTEMS FAILURE	£250,000	i. Waiting period:	8 hours
		ii. Enhanced waiting period:	1 hour
L. PROOF OF LOSS PREPARATION EXPENSES	£50,000	£1,000	
M. DIGITAL ASSET RESTORATION	£250,000	£1,000	
N. COMPUTER REPLACEMENT AND BRICKING	£250,000	£1,000	
O. REPUTATIONAL HARM LOSS	£250,000	Reputation waiting period:	14 Days
P. COURT ATTENDANCE	i. Per day/per person limit: £250 ii. Limit: £50,000		
Q. CRIMINAL REWARD	£50,000	£0	
<b>CYBER CRIME</b>			
R. FUNDS TRANSFER FRAUD, PERSONAL FUNDS FRAUD, AND SOCIAL ENGINEERING	£62,500	£5,000	
S. SERVICE FRAUD INCLUDING CRYPTOJACKING	£100,000	£1,000	
T. IMPERSONATION REPAIR COSTS	£50,000	£1,000	
U. INVOICE MANIPULATION	£250,000	£1,000	
Coverages by Endorsement	Limit / Sub-Limit	Retention / Sub-Retention	
BODILY INJURY AND PROPERTY DAMAGE – 3RD PARTY	£250,000	£1,000	
BODILY INJURY AND PROPERTY DAMAGE – 1ST PARTY	£250,000	£1,000	
POLLUTION <sup>1</sup>	£250,000	£1,000	
1. POLLUTION ENDORSEMENT amends A. NETWORK AND INFORMATION SECURITY LIABILITY (if selected) and B. REGULATORY DEFENCE AND PENALTIES			

(if selected); use of this limit reduces the limit for A. and B.

REPUTATION REPAIR <sup>2</sup> £250,000 £1,000

2. REPUTATION REPAIR ENDORSEMENT amends I. CRISIS MANAGEMENT AND PUBLIC RELATIONS; use of this limit reduces limit for I.

**Pre-Claim Assistance** £70 *Pre-claim assistance is a benefit included as part of the premium. See Section V, CLAIMS PROCESS, PRE-CLAIM ASSISTANCE of the Policy for more details.*

**Professional Services** N/A

**Insurer(s) and Quota Share Percentage**

Insurer	Policy No.	Quota Share % of Loss	Quota Share Limit of Liability	Premium
Allianz Global Corporate & Specialty SE	C-50PT-149646-CYBER-2023	70%	£175,000	£198
Certain Underwriters at Lloyd's, London (under Binding Authority UMR: B133823COA0004)	C-50PT-149646-CYBER-2023	30%	£75,000	£85

**Retroactive Date** Full Prior Acts Coverage

**Continuity Date** 22 November 2023

**Breach Response Services Advisor** Coalition, Inc.

**Endorsements and Forms Effective at Inception**

DECLARATIONS	CYGBP-00DC-0622-01
COALITION CYBER AND TECHNOLOGY POLICY 3.0	CYGBP-00PF-0622-01
PREMIUM PAYMENT ENDORSEMENT	CYGBP-00EN-000057-0123-01
BODILY INJURY AND PROPERTY DAMAGE ENDORSEMENT - 1ST PARTY	CYGBP-00EN-000001-0622-01
BODILY INJURY AND PROPERTY DAMAGE ENDORSEMENT -- 3RD PARTY	CYGBP-00EN-000002-0622-01
BREACH RESPONSE SEPARATE LIMIT ENDORSEMENT	CYGBP-00EN-000005-0622-01
POLLUTION ENDORSEMENT - UK	CYGBP 00EN 000003 0622 01
QUOTA SHARE ENDORSEMENT	CYGBP-00EN-000007-0622-01
REPUTATION REPAIR ENDORSEMENT	CYGBP-00EN-000004-0622-01
WAR EXCLUSION - AMENDED	CYGBP-00EN-000064-0622-01

**CONDITIONS**

This quotation expires within sixty (60) days or on the expiration date of the current coverage, whichever comes first.

This quotation for insurance coverage is issued based on the truthfulness and accuracy of the responses to the questions on the insurance application entered into our underwriting system.

If between the date of the quotation and the Effective Date of the proposed insurance contract, there is a material change in the condition of the Named Insured or if any notice of claim or circumstance giving rise to a claim is reported prior to the Effective Date of the proposed insurance contract, then the Named Insured must notify Coalition. Whether or not this quotation has already been accepted by the Named Insured, Coalition reserves the right to rescind this quotation as of its Effective Date or to modify the final terms and conditions of the quotation upon review of the information. Coalition also reserves the right to modify the final terms and conditions upon review of the information received in satisfaction of the aforementioned conditions.

This quotation is also subject to our review and acceptance of responses to the following conditions:

- An authorised representative of the Named Insured signs the application within ten (10) days of the issuance of a binder or insurance coverage will not take effect.

Please note this quotation contains only a general description of coverage provided. For a detailed description of the terms, you must refer to the insurance contract itself and the endorsements listed herein.

## DATA PROTECTION

Please bring the following data protection notice to the attention of the Named Insured

We collect and use relevant information about you to provide you with your insurance cover or the insurance cover that benefits you and to meet our legal obligations. This information includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover from which you benefit. Exceptionally, this information may include more sensitive details such as information about your health and any criminal convictions you may have and we may need your consent to process such information about you. Where this is the case you will be asked for consent separately. If you withdraw your consent (which you may do at any time), this may affect our ability to provide the insurance cover from which you benefit and may prevent us handling your claims.

The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law.

Where you provide us or your insurer, agent or broker with details about other people, you must provide this notice to them.

For more information about how we use your personal information please see our full privacy notice(s), which is/are available online on our website(s) at <https://www.coalitioninc.com/legal/privacy>.

You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use your information or request a copy of our full privacy notice(s), please contact us, or the agent or broker that arranged your insurance who will provide you with our contact details at: [legal@coalitioninc.com](mailto:legal@coalitioninc.com)