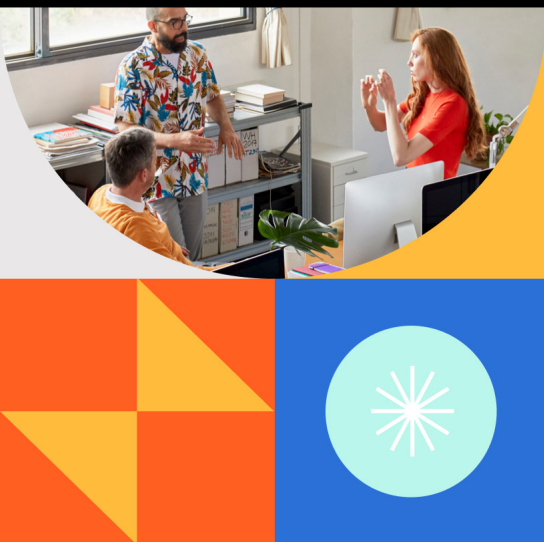




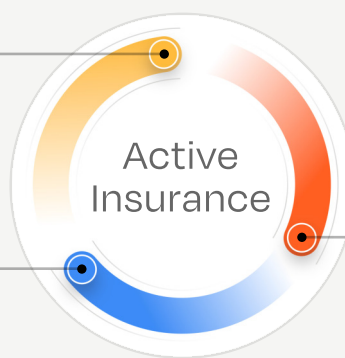
# Digital Risk, **Solved**

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

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:

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                  |                           |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|
| Coalition Quote No.:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | C-50PT-149646-CYBER-2025-02                                                                                                                      |                           |
| Named Insured                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Kirkbymoorside Town Council                                                                                                                      |                           |
| Address                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Church House , 7 High Market PlaceYork, England YO62 6AT                                                                                         |                           |
| Policy Period                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | From: 27 November 2025 (Effective Date)<br>To: 27 November 2026 (Expiration Date)<br>Both dates 12:01 A.M. at the Named Insured’s address above. |                           |
| Policy Premium                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Premium                                                                                                                                          | £299.00                   |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Administrative Fee                                                                                                                               | £50.00                    |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | IPT (12%)                                                                                                                                        | £35.88                    |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Total                                                                                                                                            | £384.88                   |
| Aggregate Policy Limit of Liability                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | £250,000                                                                                                                                         |                           |
| Per Event Limit of Liability                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | £250,000                                                                                                                                         |                           |
| Aggregate Retention                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | £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> |                                                                                                                                                  |                           |
| THIRD PARTY LIABILITY COVERAGES                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                  |                           |
| Insuring Agreement                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Limit / Sub-Limit                                                                                                                                | Retention / Sub-Retention |
| THIRD PARTY SECURITY AND PRIVACY                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                  |                           |
| 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                    |
| TECHNOLOGY AND MEDIA PROFESSIONAL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                  |                           |
| 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<br>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<br>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                                                            |
| <sup>1</sup> 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-2025-02 | 50%                   | £125,000                                                                                                                                               | £149.50 |
| Certain Underwriters at Lloyd's, London (under Binding Authority UMR: B174010161SS25)                                     | C-50PT-149646-CYBER-2025-02 | 20%                   | £50,000                                                                                                                                                | £59.80  |
| Navigators Insurance Company UK Branch trading as The Hartford                                                            | C-50PT-149646-CYBER-2025-02 | 30%                   | £75,000                                                                                                                                                | £89.70  |
| Retroactive Date                                                                                                          | Full Prior Acts Coverage    |                       |                                                                                                                                                        |         |
| Continuity Date                                                                                                           | 27 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-1024-01                                                                                                                                     |         |
| 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                                                                                                     |                             |                       | CYGBP-00EN-000003-0622-01                                                                                                                              |         |
| QUOTA SHARE ENDORSEMENT                                                                                                   |                             |                       | CYGBP-00EN-000007-0622-01                                                                                                                              |         |
| REPUTATION REPAIR ENDORSEMENT                                                                                             |                             |                       | CYGBP-00EN-000004-0622-01                                                                                                                              |         |
| WAR EXCLUSION - AMENDED V2                                                                                                |                             |                       | CYGBP-00EN-000070-1223-01                                                                                                                              |         |
| AFFIRMATIVE AI ENDORSEMENT                                                                                                |                             |                       | CYGBP-00EN-000075-0424-01                                                                                                                              |         |

## 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.

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.

## AUTO RENEWALS

To give the policyholder peace of mind and ensure they have continuous cover, we will automatically renew their cover, **subject to the policy meeting our automatic renewal eligibility criteria.**

If, after our auto-renewal assessment, the policy **does not** meet the eligibility criteria, we will inform you 90 days prior to the policy expiry date. This means that any renewal will go through the standard manual underwriting review process. If renewal terms are offered, it will require your explicit instructions to renew and a payment of premium.

If we **do not** inform you that the policy **will not** automatically renew, then when the policy automatically renews, you'll receive the renewal policy and invoice approximately one week prior to the current policy's expiration date.

The policyholder can opt-out of automatic renew at any time, by either the policyholder or the broker emailing us at [renewals@coalitioninc.com](mailto:renewals@coalitioninc.com) or by calling +44 (0)20-4536-4690.

If the policyholder does not want to renew the policy, or any details have changed, please contact us before the renewal date. For cancellation rights and terms, please refer to the policy documents.

## TERMS OF SERVICE

Please bring our [Terms of Service](#) to the attention of the Named Insured.

## 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)

# Cyber & Technology E&O Insurance

## Summary of Cover

**Company:** The insurance provided is through any of the following underwriting carriers: Allianz Global Corporate & Specialty SE, part of Allianz Group, Navigators Insurance, and/or Certain Underwriters at Lloyd's of London.

- Allianz Global Corporate & Specialty SE, is a part of the Allianz Group, and is a German authorised insurance company, providing insurance products and services on a cross-border basis. Allianz Global Corporate & Specialty is the UK branch of Allianz Global Corporate & Specialty SE, Königinstrasse 28, 80802 München, Germany. Munich Commercial Register HRB 208312. UK Branch Registered Office: Allianz House, 60 Gracechurch Street, London EC3V 0HR. Registered in England at UK Companies House FC039211 and BR024312. UK Financial Conduct Authority Register 214374. Authorised by Bundesanstalt für Finanzdienstleistungsaufsicht.
- Navigators Insurance Company UK Branch (trading as 'The Hartford') is registered in England and Wales under company number: BR004168. Registered office: Floors 8, 6 Bevis Marks, Bury Court, London EC3A 7BA. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FRN: 202980.

This insurance is arranged by Coalition Risk Solutions Ltd, who have been authorised by the insurers under a delegated authority to transact insurance business and handle claims on their behalf. Coalition is a trading name of Coalition Risk Solutions Ltd, which is an appointed representative of Davies MGA Services Limited, a company authorised and regulated by the Financial Conduct Authority under firm reference number 597301 to carry on insurance distribution activities. Coalition Risk Solutions Ltd, is registered in England and Wales company number 13036309. Registered office at 34-36 Lime Street, London, United Kingdom, EC3M 7AT.

### Product: Cyber and Technology Errors & Omissions Insurance

This document provides a summary of the cover, exclusions and restrictions. It is not personalised to your individual selections. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy document which is available on request from your broker.

#### What is this type of insurance?

This is a Cyber and Technology Errors & Omissions insurance policy. Cyber insurance **covers certain losses relating to damage to, or loss of information from, IT systems and networks**. Policies generally include significant assistance with and management of the incident itself, which can be essential when faced with reputational damage or regulatory enforcement. Cover will only be provided for the sections you select, up to the agreed sum insured for each sublimit.

### Cybersecurity tools and support

- Detailed, personalised cyber risk assessments
- Policyholder and pre-bind access to Coalition Control, our cybersecurity platform
- In-house cybersecurity expertise available to all policyholders
- Cyber threat updates and advice from Security Labs, our R&D team

### Expert claims and incident response

- Our in-house claims team handles your cyber incident seamlessly and works with your team towards the best possible outcome
- Access to Coalition Incident Response (CIR) via panel selection means a crucial fast response when a cyber incident happens

## What is insured?

### Coverage includes (if selected)

- ✓ Third Party Security and Privacy
  - Network and Information Security Liability
  - Regulatory Defence and Penalties
  - PCI Fines and Assessments
  - Funds Transfer Liability
- ✓ Technology and Media Professional
  - Technology Errors and Omissions
  - Multimedia Content Liability
- ✓ Event Response
  - Breach Response Services
  - Breach Response Costs
  - Crisis Management and Public Relations
  - Ransomware & Cyber Extortion
  - Direct and Contingent Business Interruption
  - Proof of Loss Preparation Expenses
  - Digital Asset Restoration
  - Computer Replacement and Bricking
  - Reputational Harm Loss
  - Court Attendance
  - Criminal Record
- ✓ Cyber Crime
  - Funds Transfer Fraud, Personal Funds Fraud and Social Engineering
  - Service Fraud including Cryptojacking
  - Impersonation Repair Costs
  - Invoice Manipulation

## What is not insured?

### Coverage excludes (unless carveback added)

- ✗ Bodily Injury
- ✗ Confiscation
- ✗ Contractual Liability
- ✗ Discrimination
- ✗ Employment Practices
- ✗ Fraud by a Senior Executive
- ✗ Governmental Orders
- ✗ Illegal Remuneration
- ✗ Insured vs Insured
- ✗ Intellectual Property
- ✗ Merchant Liability
- ✗ Natural Disaster
- ✗ Nuclear
- ✗ Pollutants
- ✗ Prior Knowledge
- ✗ Retroactive Date
- ✗ Securities
- ✗ Tangible Property
- ✗ Technology Errors & Omissions Exclusions
- ✗ Third Party Mechanical Failure
- ✗ Unfair Trade Practice
- ✗ Violation of Acts/Laws
- ✗ War and Terrorism (*not Cyber Terrorism*)
- ✗ Wrongful Collection

## Are there any restrictions on cover?

- Endorsements that restrict cover or impose additional obligations may apply to your policy.
- We will not cover the amount of the retention (the amount that you have to pay on each claim).
- The monetary limit for certain insuring agreements may be lower than the policy limit and this will be shown in your policy declarations.
- Cover only applies to claims or incidents notified during the policy period or 90 days after the end of the policy period for claims made against you or incidents first discovered by you, in the last 60 days of the policy period.
- We will not provide cover or any benefit that would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
- Certain legal and incident response costs covered under this insurance must be incurred with a defined panel of vendors.
- Waiting periods apply to certain coverage sections. Applicable waiting periods must be exceeded in order to access cover for losses.

## Where am I covered?

Your UK-domiciled entities are covered on a worldwide basis. The named insured is covered for your financial interest in non-UK domiciled subsidiaries that are not directly insured.

## What are my obligations?

- Before a contract of insurance is entered into or before any variation during the policy period, you are required to give a fair presentation of the risk in accordance with the Insurance Act 2015
- You must disclose every material circumstance which you know or ought to know, or failing that, make a disclosure which gives us sufficient information to put a prudent insurer on notice that it needs to make further enquiries to reveal those material circumstances
- Your disclosure must be made in a manner which would be reasonably clear and accessible to a prudent insurer and following a reasonable search of the information held within your organisation or held by any other person or third party.
- You must, as a condition precedent to coverage, provide us written notice of any claim or incident as soon as practicable once such claim or incident is known to a senior executive.
- You will cooperate with counsel and us in all investigations, in defence of all claims, respond to reasonable requests for information, execute all papers and render all assistance as requested.
- You will do nothing that increases our exposure under this Policy.
- You will not, except at your own cost, admit liability, make any payment, assume any obligation, incur any expense, enter into any settlement, stipulate to any judgement or award, or dispose of any claim without our prior written consent.
- You will do everything necessary to secure and preserve subrogation rights.
- You must give written notice of a change in control to us as soon as practicable but no later than thirty (30) days after the change in control.

**Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.**

## When and how do I pay?

Your broker will advise you of the full details of when and the options by which you can pay.

## When does the cover start and end?

This insurance is offered on a 12 month policy term basis. Shorter or longer periods can be arranged upon request, subject to a maximum of 18 months. The start date and end date of the cover are specified in your policy declarations.

## How do I cancel the contract?

You can cancel this insurance at any time by surrendering this Policy to us or mailing a written notice stating when such cancellation will be effective. The earned premium will be computed pro rata but the premium will be deemed fully earned if any claim, event, or any circumstance that could reasonably be expected to give rise to a claim or event, is reported to us on or before the date of cancellation.

# Need to make a claim?

The faster you report a suspected cyber incident to Coalition, the greater the chance that we can resolve it successfully for you. There are several ways to report a claim or suspected incident. You will always be connected with a member of our claims team.

- Call: **0808 134 9559**
- Email: [claims@coalitioninc.com](mailto:claims@coalitioninc.com)
- Via **live chat** on our website
- Mail: **Attn: Coalition Claims, 34-36 Lime Street, London, EC3M 7AT**

# Have a security question?

For general security questions you can email [help@coalitioninc.com](mailto:help@coalitioninc.com). Our expert Security Support Centre team can help answer your security related questions.

## Feedback and complaints

Every effort is made to ensure that you receive a high standard of service. If you are not satisfied with the service you have received, we would like to hear from you - please contact: [complaints@coalitioninc.com](mailto:complaints@coalitioninc.com) or telephone **02045364690**. To help us deal with your comments quickly, please quote your policy or claim number and name of the named insured.

We will do our best to resolve any difficulty directly with you, but if we are unable to do this to your satisfaction you may be entitled to refer the dispute to the Financial Ombudsman Service who will carry out an independent review. You can contact the Financial Ombudsman Service on **0800 023 4567 / 0300 123 9123**, or by emailing [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk), or by mailing Exchange Tower, Harbour Exchange Square, London E14 9SR. Further information is available on the FOS's website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

If we are unable to resolve a complaint which relates to the performance of your policy or the insurer, and your policy is underwritten by 'certain insurers at Lloyd's of London', you may also be able to refer your complaint to Lloyd's for review. Lloyd's' contact details are below, and further information on the referral process can be found on the Lloyd's website.

Address: Lloyd's Complaints Team, One Lime Street, London. EC3M 7HA  
Telephone: 020 7327 5693 020 7327 5693 (calls to this number are free from "fixed lines" in the UK) or **0300 123 9123** (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).  
Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)  
Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

## Financial Services Compensation Scheme

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See [fscs.org.uk](http://fscs.org.uk)