

CYBER RISKS COVER



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Our Agreement

What You Are Covered For

This policy is designed to protect you against certain of the liabilities and **Losses** that you may become exposed to during the course of your business activities. It is intended to respond to certain **Claims** that may be made by third parties against you or **Losses** you may suffer.

Legal Contract

This policy is a legal contract between you, the **Insured**, and us, the **Insurers**. Please read it carefully to ensure that it meets your requirements and that you understand its terms and conditions. The **Insurers** have assumed that you have provided the **Proposal** with reasonable skill and care after having made all reasonable and appropriate enquiry. Failure to do so may prejudice the validity of the policy and/or your ability to receive indemnity under it.

The intermediary or insurance broker who arranged this insurance for you should be contacted without delay if any correction to this policy is necessary or if other information should be disclosed to the **Insurers**.

Claims

In the event of any **Claim** being made against you, **Loss** you have incurred, or you becoming aware of any circumstance which might reasonably be expected to give rise to a **Claim** being made against you, or **Loss** which you may incur, which may result in a payment being made under this policy, please ensure that you read and comply with the sections entitled Claims Conditions and General Conditions as a failure to do so may result in your ability to claim under this policy being compromised.

Cyber / Privacy Response Party
 Reynolds Porter Chamerlain's "ReSecure" service
 Telephone: **+44 (0) 203 060 6800**
 Email: **resecure@rpc.co.uk**

Interpretation

Words when appearing in **bold** type, other than in headings or titles of paragraphs (which headings and titles of paragraphs are included for ease of reference only and do not lend any meaning to this contract), are defined terms whose meanings appear in the section entitled Definitions and they shall have the same meaning throughout this policy, whether expressed in the singular or the plural. Unless the context otherwise requires, a reference to one gender shall include a reference to the other genders and any word appearing in this policy in the singular shall include the plural and in the plural shall include the singular. References to Extensions, Definitions, Exclusions, Claims Conditions and General Conditions relate to the respective sections of this policy. Reference to a person includes a natural person, corporate or unincorporated body (whether or not having separate legal personality).

Notice to the Insured

It is always our intention to provide our clients with a first class standard of service. However, if you have any cause for complaint please refer to the Complaints Procedure appearing at the end of this policy.

If you wish to make any other enquiry concerning this policy please contact the intermediary or insurance broker who arranged this insurance for you.

Insuring Clauses

Cyber and Privacy Liability

The **Insurers** agree, subject to the terms, limitations, exclusions and conditions of this policy, and the relevant sub-limits of liability stated in the Schedule, to pay on behalf of the **Insured** any damages and claimants' costs which the **Insured** shall become legally liable to pay, and **Costs and Expenses**, in respect of any **Claim** first made against the **Insured** during the **Period of Insurance** in respect of any actual or alleged:

(i) **Cyber and Privacy Liability,**

in any way connected with the conduct of the **Insured's Professional Business**.

Cyber and Privacy First Party Loss

The **Insurers** further agree, subject to the terms, limitations, exclusions and conditions of this policy, and the relevant sub-limits of liability stated in the Schedule, to reimburse the **Insured** for any **Loss** which arises from a **First Party Cyber Event** first discovered by the **Insured** during the **Period of Insurance** in respect of:

- (ii) **Privacy Breach Notification and Mitigation Costs;**
 - (iii) **System and Data Rectification Costs;**
 - (iv) **Business Interruption;**
 - (v) **Extortion Costs;**
 - (vi) **Cyber Theft;**
 - (vii) **Telephone Phreaking,**
- in any way connected with the conduct of the **Insured's Professional Business**.

Extensions

The following Extensions shall be subject to the various limits and sub-limits of liability, and relevant excesses, stated in the **Schedule** and to all other terms, limitations, exclusions and conditions of this policy.

1. Acquisitions and Formations of Companies

Where the **Insured** acquires or forms a company subsequent to the inception date of this policy and the turnover relating to such acquired or formed company does not exceed fifteen percent (15%) of the estimated turnover of the companies covered under this policy at the inception date of this policy, then this policy shall include as an **Insured** any such acquired or formed company automatically from the date of acquisition or formation without additional premium provided that:

- (a) the business services carried out by such company are the same or substantially similar to the **Insured's Professional Business**; and
- (b) prior to the acquisition, the acquired company was not aware, or ought reasonably to have been aware, of any **Claim** or circumstance that might reasonably be expected to give rise to a **Claim** or **Loss** during the Period of Insurance; and
- (c) the **Retroactive Date** applicable to the business services of the new entity is deemed to be the date of acquisition (if acquired by the **Insured**) or formation (if formed by the **Insured**); and
- (d) the **Insured** controls the composition of the board of directors or controls more than half the voting power at a general meeting of shareholders or holds more than half of the issued share capital, regardless of class of share; and
- (e) the acquired or formed company is not domiciled or incorporated or listed in the United States of America, its territories or possessions; and
- (f) the acquired or formed company does not derive in excess of 20% (twenty percent) of its turnover from the United States of America, its territories or possessions.
- (g) the **Insured** shall use its best endeavours to ensure that the acquired or formed company's I.T. infrastructure will be promptly absorbed in to the I.T. infrastructure of the **Insured** unless the acquired or formed company's I.T. infrastructure and risk management measures are at least of the same standard as those of the **Insured** most recently disclosed to **Insurers**.

If all of the above criteria cannot be satisfied, then **Insurers** will require a detailed underwriting submission to consider inclusion of the acquired or formed company.

2. Continuous Cover

Notwithstanding Exclusion 17. Known Circumstances, cover under this policy is extended to include **Claims** or **Losses** first notified to the **Insurers** during the **Period of Insurance** which arise out of circumstances which prior to the inception of this policy the **Insured** knew, or ought reasonably to have known, might give rise to a **Claim** or **Loss** but failed to notify the **Insurers**.

Provided always that:

- (a) the **Insurers** have provided this insurance continuously to the **Insured** since the date of such circumstance; and
- (b) the **Insured** has not given notice of such circumstances under any other contract of insurance, whether underwritten by the **Insurers** or by others; and
- (c) the failure of the **Insured** to give prior notice of such circumstances to the **Insurers** was neither deliberate or reckless and was free of any fraudulent conduct or intent to deceive.

Claims or **Losses** failing to be dealt with under this policy solely by virtue of this Extension shall be subject to the following additional conditions:

- i) Where the **Insured's** failure to give timeous notice of such circumstances has resulted in prejudice to the **Insurers**; in the handling or settlement of any **Claim** or **Loss**, the amount of any **Loss** sustained by the **Insured** or in the obtaining of reimbursement from any third party, then the amount of cover afforded (including liability for claimant's costs) shall be reduced to such sum as in the **Insurers'** reasonable opinion would have been payable by them in the absence of such prejudice.
- ii) The amount of cover available under this Extension shall be limited to the lesser of the amount of cover remaining under the policy of insurance in force at the time the **Insured** knew, or ought reasonably to have known, of such circumstances or the amount of cover available under this policy.
- iii) If the cover available under this policy is greater or wider in scope than that to which the **Insured** would have been entitled under the policy of insurance in force at the time the **Insured** knew, or ought reasonably to have known, of such circumstances then the **Insurers** shall only be liable to cover the **Insured** for such amount and on such terms as would have been available to the **Insured** under the policy of insurance in force at the time the **Insured** knew, or ought reasonably to have known, of such circumstances, save that nothing in this Extension shall entitle the **Insured** to cover wider or more extensive than is otherwise available under this policy.

3. Court Attendance Compensation

The **Insurers** agree, subject to the relevant sub-limit of liability and excess stated in the **Schedule**, that for any person described in (a) and (b) below who actually attends a court or an arbitration or an adjudication hearing as a witness in connection with a **Claim** notified under and covered by this policy, the **Insurers** shall pay the **Insured** the following rates per day for each day on which attendance in such court, arbitration or adjudication hearing has been required:

- (a) for any principal, **Partner, Director** or **Member** of the **Insured**:
GBP 500
- (b) for any **Employee**:
GBP 250

Furthermore, an excess shall not apply to this Extension.

For the purposes of this Extension 3, the **Insured** shall mean the person or entity stated as such in the **Schedule** and its **Subsidiaries**.

4. Employee Indemnification

If the **Insured** requests, the **Insurers** will treat any **Claim** made against any **Employee** as if the **Claim** were made against the **Insured**, provided always that such **Employee** shall observe, fulfil and be subject to all the terms, conditions and exclusions of this policy as if they were the **Insured** and provided also that the **Employee** does not have any direct or indirect financial interest in the proceeds of the **Claim** and has not made any profit or gain out of the transaction giving rise to the **Claim**.

5. Joint Ventures/Consortia

Provided that the **Insured** has declared to the **Insurers** all fees/turnover received from a joint venture or consortium, the cover provided under this policy is extended to include the **Insured's** liability to pay in respect of any **Claim** as a direct result of its participation in such joint venture or consortium.

This Extension shall provide cover to the **Insured** only. No other participant in such joint venture or consortium, and no other third party, shall have any rights under this policy, and neither shall the **Insurers** be liable to pay a contribution to any insurer of any other participant in such joint venture or consortium.

6. Public Relations Services

The **Insurers** agree, subject to the relevant sub-limit of liability and excess stated in the **Schedule**, that following a **Claim** having been made or **Loss** incurred, and covered under this policy cover is extended to include all reasonable costs which the **Insured** incurs with the **Insurers'** prior written consent for a public relations and/or crisis management consultant to avert or mitigate any material damage to any of the **Insured's** brands and/or the **Insured's Professional Business**.

7. Regulatory Investigations / Fines

The **Insurers** agree, subject to the relevant sub-limit of liability and excess stated in the **Schedule**, that cover under this policy is extended to include the necessary and reasonable **Costs and Expenses** (which are not otherwise covered by this policy) of legal representation of the **Insured** at any investigation or proceeding by a **Regulator** at which the **Insured** in the opinion of the **Insurers**, in their absolute discretion, should be represented by reason of any conduct which might give rise to or has given rise to a **Claim** or **Loss** under this policy.

Furthermore, **Insurers** agree to pay any **PCI Fines**, penalty, fine or award made against the **Insured** under this Extension, so long as such penalty, fine or award is deemed legally insurable in the relevant jurisdiction(s).

8. Automatic and Optional Extended Reporting Periods

In respect of Insuring Clause (i) Cyber and Privacy Liability only:

In the event that:

- i) **Insurers** refuse to renew this Policy, or the **Insured** declines to accept the renewal terms offered by **Insurers**, or,
- ii) the **Insured** or **Insurers** cancel cover in accordance with Condition 10 of this Policy;

then the **Insured** shall have the right to invoke a 30 day automatic extended reporting period at no additional premium, and the additional right to purchase an optional extended reporting period for the duration and additional premium set out below.

Such Reporting Periods only provide cover in respect of acts, errors or omissions first committed or alleged to have been first committed prior to the expiry date, or cancellation date if cancelled prior to the expiry date, of this Policy stated in the **Schedule**, provided that:

- i) this right is not exercisable if the **Insured** shall have obtained any other insurance against substantially the same risks as the risks covered under this Policy (even if such cover obtained includes a retroactive cover limitation), and the Extended Reporting Period shall forthwith terminate if the **Insured** takes out any other insurance against substantially the same risks as the risks covered under this Policy;
- ii) the Limits of Liability stated in the **Schedule** shall not in any way be increased by virtue of the Extended Reporting Period;
- iii) to exercise their right under this provision the **Insured** shall within ten (10) days of the expiry date of this Policy give notice in writing to **Insurers** and, if an Optional Extended Reporting Period is required, shall pay the additional premium specified below;

Optional Extended Reporting Period Durations / additional premiums:

- 12 months Optional Extended Reporting Period – 75% of the total Premium as stated in the **Schedule**.
- 36 months Optional Extended Reporting Period – 125% of the total Premium as stated in the **Schedule**.

9. Indemnity to Other parties

In respect of Insuring Clause (i) **Cyber and Privacy Liability** only;

In the event that, prior to a **Claim** being experienced, a party other than the **Insured** contractually stipulates that their interest must be noted by this Policy, **Insurers** agree to indemnify such party against **Claims** but only where:

- (a) such **Claim** arose solely from the **Insured's** acts or omissions and the other party did not contribute in any way to the acts or omissions which gave rise to the **Claim**, and;
- (b) in the absence of this Extension, and if such **Claim** was made against the **Insured**, then the **Insured** would be entitled to indemnity provided by this Policy, and;
- (c) the **Insurers** shall be entitled to assume control and conduct of said **Claim**, and;
- (d) the **Claim** shall be subject to all Policy terms and conditions and the other party seeking an indemnity under this Policy must comply with those terms and conditions.

Definitions

1. Bodily Injury

The term "**Bodily Injury**" means bodily injury including mental injury, illness, sickness, disease or death of any person.

2. Business Interruption

The term "**Business Interruption**" means those sums established by a loss adjuster, to reflect the difference between the **Insured's** net profit or loss (before taxes) normally achieved, and the net profit or loss (before taxes) actually achieved, taking in to account reasonable business projections, seasonal influences and prevailing economic conditions; and,

- (a) the **Insured's** continuing and normal fixed **Costs and Expenses** incurred, including payroll, not saved as a result of the interruption; and
- (b) reasonable additional costs of working suffered by the **Insured**, including staff overtime payments;

during a **Period of Interruption** but after any **Time Retention**, and solely as a result of the **Insured's Computers** being affected by a **Computer Virus**, **Hacking Incident** or **Denial of Service Attack**.

3. Claim

The term "**Claim**" means a demand by a third party for compensation or damages (including **Liquidated Damages**) from or the assertion of a right against any **Insured**.

All claims consequent upon or attributable to one originating source or cause (including but not limited to the dishonest, fraudulent, criminal or malicious acts of any one person or of persons acting in collusion) shall be deemed to be one **Claim**.

4. Computer

The term "**Computer**" means any information and/or communication technology system, device or equipment including any hardware, software or firmware and data stored thereon, but not including telephone systems (whether digital, analogue, IP enabled or any other type of telephone system), irrespective of where these are hosted.

5. Computer Virus

The term "**Computer Virus**" means any malicious software introduced by a third party or **Employee**, or involving collusion between those parties, with the intention of damaging, destroying, altering, encrypting, overloading or interfering with computer systems or records, irrespective of where such systems or records are hosted.

6. Costs and Expenses

The term "**Costs and Expenses**" means necessary and reasonable legal costs and expenses incurred in the investigation, defence or settlement of any **Claim** or **Loss** under this policy.

Costs and expenses do not include:

- (a) damages or costs awarded against the **Insured** (already included within Insuring Clauses);
- (b) remuneration of whatsoever nature due to the **Insured** or to any **Director, Partner, Member** or **Employee** of the **Insured**; or
- (c) any internal costs or expenses of the **Insured**;

except where (b) and (c) above may be covered within Insuring Clause parts (ii), (iii), (iv), (v), (vi) or (vii).

7. Cyber and Privacy Liability

The term "**Cyber and Privacy Liability**" means a liability due to a:

- (a) **Network Security Incident**;
- (b) **Electronic Data Breach Incident**;
- (c) **Physical Data Breach Incident**; or,
- (d) **E-Media Incident**.

8. Cyber Theft

The term "**Cyber Theft**" means:

- (a) an unauthorised electronic funds transfer committed by a third party; and/or
- (b) a **Hacking Incident**; and/or
- (c) a **Computer Virus**;

which results in a theft of the **Insured's** funds or money.

9. Denial of Service Attack

The term "**Denial of Service Attack**" means any unlawful or unauthorised attempt by a third-party to temporarily or indefinitely overload, hinder, interrupt or suspend service to a **Computer**, via the internet.

10. Director

The term "**Director**" means any director, including but not limited to C-Suite members such as Chief Technology Officer (CTO), Chief Operating Officer (COO), Chief Financial Officer (CFO), Chief Executive Officer (CEO), Chief Risk Officer (CRO) and Chief Information Officer (CIO).

11. Electronic Data Breach Incident

The term "**Electronic Data Breach Incident**" means the loss of, unlawful or unauthorised alteration of, inappropriate publication of, or theft of, data, residing on the **Insured's Computers** as a result of a **Computer Virus** or **Hacking Incident**.

12. E-Media Incident

The term "**E-Media Incident**" means:

- (a) libel, slander or defamation; or
- (b) infringement of **Intellectual Property Rights** or any unintentional act of passing off;
- (c) improper deep-linking, framing, web harvesting, web scraping or data extraction;
- (d) non-conformance with any legal requirement relating to discrimination, such as the Disability Discrimination Act;

solely occasioned through the **Insured's** website content, social media presence (including comments made by third parties for which the **Insured** may be held legally responsible) or other online mediums.

13. Employee

The term "**Employee**" means any person, other than a **Director**, **Partner** or **Member** of the **Insured**, who is or was:

- (a) under a contract of service or apprenticeship with the **Insured**; or
- (b) supplied to or hired or borrowed by the **Insured**; or
- (c) under any work experience or similar scheme with the **Insured**;

whilst employed by the **Insured** or engaged by and under the control of the **Insured** in connection with the **Insured's Professional Business**.

14. Extortion Costs

The term "**Extortion Costs**" means those costs required to deal with, contain, mitigate and/or pay a ransom demand by a third party who threatens to:

- (a) introduce a **Computer Virus** to the **Insured's Computers**; or
- (b) initiate or continue a **Hacking Incident** on the **Insured's Computers**; or
- (c) initiate or continue a **Denial of Service Attack**; or
- (d) divulge, share, publicise, encrypt or utilise in some way information held (or previously held) by the **Insured** on **Computers**;

if such a ransom demand is not met.

Before making any payments requiring reimbursement by **Insurers**, the **Insured** must first obtain **Insurers** prior written agreement in respect of such payments, such agreement not to be unreasonably withheld.

15. First Party Cyber Event

The term "**First Party Cyber Event**" means the occurrence of the following event(s):

- (a) the **Physical Data Breach Incident** or **Electronic Data Breach Incident** which gives rise to **Privacy Breach Notification and Mitigation Costs** under Insuring Clause (ii);
- (b) the **Computer Virus**, **Hacking Incident**, or **Denial of Service Attack** which gives rise to **System and Data Rectification Costs** under Insuring Clause (iii);
- (c) the **Computer Virus**, **Hacking Incident**, or **Denial of Service Attack** which gives rise to the **Business Interruption** under Insuring Clause (iv);
- (d) the demand or threat by the third party which gives rise to **Extortion Costs** under Insuring Clause (v);
- (e) the unauthorised electronic funds transfer committed by the third party, **Hacking Incident**, or **Computer Virus** which gives rise to **Cyber Theft** under Insuring Clause (vi); or,
- (f) the **Hacking Incident** which gives rise to **Telephone Phreaking** under Insuring Clause (vii).

16. Geographical Limits

The term "**Geographical Limits**" means those territories stated as such in the **Schedule**.

17. Hacking Incident

The term "**Hacking Incident**" means any electronic attack of a malicious or unauthorised nature, initiated by a third party or **Employee**, or involving collusion between those parties, with the intention of damaging, destroying, altering, encrypting, overloading or interfering with computer systems or records, irrespective of where such systems or records are hosted.

18. Insured

The term "**Insured**" means:

- (a) the person or entity stated as such in the **Schedule** and its **Subsidiaries**;
- (b) the **Directors, Partners and Members** of such entity;
- (c) in the event of the death, incompetence or bankruptcy of any natural person in (a) or (b) above, their estates, heirs, legal representatives or assigns for legal liabilities incurred by those within (a) or (b) above.

19. Insurers

The term "**Insurers**" means the insurance company or underwriters specified as such in the **Schedule**.

20. Intellectual Property Rights

The term "**Intellectual Property Rights**" means copyrights, trademarks, designs, titles, slogans, trade names, trade dress, service marks, service names, domain names, metatags or moral rights, but does not include Patents.

21. Jurisdictional Limits

The term "**Jurisdictional Limits**" means those territories stated as such in the **Schedule**.

22. Liquidated Damages

The term "**Liquidated Damages**" means damages stipulated in a written contract, representing a fair and reasonable pre-estimate of damages that would actually be suffered by a third party and would also be recoverable against the **Insured** under common law in the absence of such stipulation.

23. Loss

The term "**Loss**" means a direct financial loss suffered by the **Insured**. All **Losses** consequent upon or attributable to one originating source or cause or the dishonest, fraudulent, criminal or malicious acts of any one or more persons shall be deemed to be one **Loss**.

24. Member

The term "**Member**" means any person holding that position within a limited liability partnership.

25. Network Security Incident

The term "**Network Security Incident**" means:

- (a) a **Hacking Incident**; or
- (b) a **Computer Virus**; or
- (c) a **Denial of Service Attack**; or
- (d) a failure by the **Insured** to prevent (a), (b) or (c) above; or
- (e) inability of a third party to access the **Insured's Computers** due to (a), (b), (c) or (d) above.

26. Partner

The term "**Partner**" has the meaning given by the Partnership Act 1890.

27. PCI Fines

The term "**PCI Fines**" means those fines levied against the **Insured** due to a breach of the PCI Data Security Standard, but only as a result of an **Electronic Data Breach Incident** or **Physical Data Breach Incident**.

28. Period of Insurance

The term "**Period of Insurance**" means the period stated as such in the **Schedule**.

29. Period of Interruption

The term "**Period of Interruption**" means the shorter of:

- (a) the actual continuous period of time the **Insured's Computers** are affected or interrupted by a **Computer Virus, Hacking Incident** or **Denial of Service Attack**; or
- (b) the immediate 90 days following discovery that the **Insured's Computers** are being affected or interrupted by a **Computer Virus, Hacking Incident** or **Denial of Service Attack**.

30. Physical Data Breach Incident

The term "**Physical Data Breach Incident**" means the loss of, misuse of, theft of, inappropriate publication of, or destruction of information, including due to **Employee** dishonesty, which was held or once held by the **Insured** in a non-electronic format such as paper lists, printouts or other documents, irrespective of whether such documents are subject to the provisions of a non-disclosure or confidentiality agreement or not.

31. Premium

The term "**Premium**" means the amount stated as such in the **Schedule** plus all applicable taxes.

32. Privacy Breach Notification and Mitigation Costs

The term "**Privacy Breach Notification and Mitigation Costs**" means those costs incurred with Insurers' prior written agreement, such agreement not to be unreasonably withheld, in the 12 months immediately following first discovery of a **Physical Data Breach Incident** or **Electronic Data Breach Incident** to:

- (a) conduct an independent security audit of the **Insured's Computers** to ascertain the source, scope and extent of any breach.
- (b) establish knowledge of relevant legal requirements in the jurisdiction(s) applicable to the incident.
- (c) comply with a legal requirement to:
 - i) notify third parties and/or employees of an actual or suspected breach.
 - ii) establish credit monitoring, identity theft and/or similar mitigation services.
- (d) notify third parties of an actual or suspected breach where no legal requirement exists, but where such a measure will mitigate damage to the **Insured's** brand or reputation.

33. Professional Business

The term "**Professional Business**" means the activities stated as such in the **Schedule** and as more fully disclosed in the **Proposal**.

34. Property Damage

The term "**Property Damage**" means destruction of or damage to tangible property.

35. Proposal

The term "**Proposal**" means the written proposal prepared by the **Insured** and any other information provided to the **Insurers** by the **Insured**.

36. Regulator

The term "**Regulator**" means an authority charged with the administration, investigation, or enforcement, of laws, regulations or professional standards which shall include but not be limited to:

- (a) an authority charged with the administration or enforcement of laws or regulations relating to the use, transfer, storage, control or processing of information or data, for example the Information Commissioner's Office; or
- (b) the Financial Conduct Authority, Prudential Regulation Authority, Ofcom, PCI Security Standards Council, Serious Fraud Office or National Crime Agency; or
- (c) Any equivalent authority described in (a) and (b) in another jurisdiction.

37. Retroactive Date

The term "**Retroactive Date**" means the date (if any) stated as such in the **Schedule**.

Where a **Retroactive Date** is specified in the **Schedule**, then cover under Insuring Clause (i) of this policy shall only be in respect of acts, events, errors or omissions first committed or alleged to have been first committed on or after the **Retroactive Date**.

Where no **Retroactive Date** is specified in the **Schedule**, cover under Insuring Clause (i) of this policy shall be in respect of acts, events, errors or omissions committed or alleged to have been committed irrespective of when they were committed or alleged to have been committed.

38. Schedule

The term "**Schedule**" means the document titled schedule or declarations that includes the name and address of the **Insured**, the **Premium** and other variables to this policy (including endorsement clauses) and is incorporated in this policy and accepted by the **Insured**. **Schedules** may be re-issued from time to time where each successor overrides the earlier document.

39. Service Provider

The term "**Service Provider**" means a business the **Insured** does not own, operate, or control, but that the **Insured** hires for a fee under a contract to perform services on behalf of the **Insured** in the course of the **Insured's Professional Business**.

40. Subsidiary

The term "**Subsidiary**" means any company in respect of which the person or entity stated as the **Insured** in the **Schedule** prior to the inception date of this policy:

- (a) controls the composition of the board of directors; or
- (b) controls more than half of the voting power at a general meeting of shareholders; or
- (c) holds more than half of the issued share capital, regardless of class of share.

41. System and Data Rectification Costs

The term "**System and Data Rectification Costs**" means those costs reasonably required to restore, replace, rebuild, replicate or reinstate the **Insured's Computers** as a result of a **Computer Virus**, **Hacking Incident** or **Denial of Service Attack**.

42. Telephone Phreaking

The term "**Telephone Phreaking**" means a **Hacking Incident** which results in the **Insured's** telephone systems incurring unintended or unauthorised call charges or bandwidth charges and which gives rise to a **Loss**.

43. Terrorism

The term "**Terrorism**" means the use of force or violence and/or the threat thereof, by any person or groups of persons, whether acting alone or on behalf of or in connection with any organisations or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

44. Time Retention

The term "**Time Retention**" means the duration of time at the beginning of a **Period of Interruption** for which the **Insured** shall bear their own **Business Interruption Loss**.

45. Unlawful Association

The term "**Unlawful Association**" means any organisation which is engaged in **Terrorism** and includes any organisation which at any relevant time is a proscribed organisation within the meaning of the Terrorism Act 2000.

46. US Claims or Losses

The term "**US Claims or Losses**" means any **Loss** suffered, **Claim** made, or legal proceedings instituted, within the United States of America and/or territories or possessions which come under the jurisdiction of the United States of America including the enforcement by courts of any other country of any judgement in connection therewith.

For the avoidance of doubt this policy will only cover **US Claims** when the **Jurisdictional Limits** include the USA.

47. War

The term "**War**" means war, invasion, acts of foreign enemies, hostilities or warlike operations, whether war be declared or not, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

Exclusions

The **Insurers** shall not be liable under this policy for any damages, claimants' costs, **Costs and Expenses** or any other liability or payment which result directly or indirectly from, in consequence of, or in any way relating to:

1. Betterment

the **Insured's Computers** or **Insured's** financial position being in a better or improved position compared to their positions in the absence of a **Claim** or **Loss**.

2. Bodily Injury / Property Damage

- (a) **Bodily Injury**, mental injury, mental anguish, shock, sickness, disease or death sustained by any person (other than emotional distress arising from libel, slander, an **Electronic Data Breach Incident** or a **Physical Data Breach Incident**); or
- (b) **Property Damage**, any loss of, damage to or destruction of property, including loss of use (other than in respect of **Computers**).

3. Consortia and Joint Ventures

the operation or existence of any joint venture or consortium in which the **Insured** has an interest other than to the extent that cover is provided under Extension 5. - Joint Ventures/Consortia.

4. Contractual Liability

any liability assumed by the **Insured** under any express warranty (except a warranty of authority), agreement or guarantee, unless such liability would have attached to the **Insured** notwithstanding such express warranty, agreement or guarantee. This Exclusion shall however not apply to **PCI Fines**.

5. Contractual Service Credits or Penalty Clauses

service credits, penalty clauses, or contractual clauses which have the effect of imposing service credits or penalties on the **Insured**. This Exclusion shall however not apply to **PCI Fines** or **Liquidated Damages**.

6. Directors' and Officers' Liability

any personal liability incurred by a **Director, Partner, Member** or officer of the **Insured** when acting in that capacity or when managing the **Insured's** business.

7. Dishonest and Malicious Acts

any dishonest, fraudulent, criminal or malicious act or omission of the **Insured**, other than as provided within the Definitions of **Physical Data Breach Incident, Computer Virus** or **Hacking Incident**;

No person committing or condoning a dishonest, fraudulent, criminal or malicious act or omission shall be entitled to any recovery under this policy.

8. Electromagnetic

electromagnetic fields, electromagnetic radiation, electromagnetic pulses, electromagnetism, solar flares and storms, or any other type of radiation.

9. Employers' Liability and Employment Practices Liability

- (a) **Bodily Injury**, mental injury, mental anguish, shock, sickness, disease or death sustained by any **Employee, Director, Partner** or **Member** whilst in the course of their employment for or on behalf of the **Insured** (other than emotional distress arising from an **Electronic Data Breach Incident** or a **Physical Data Breach Incident**); or
- (b) any breach of any obligation owed by the **Insured** as an employer or potential employer to any actual or prospective **Employee, Director, Partner** or **Member** (other than as a result of an **Electronic Data Breach Incident** or **Physical Data Breach Incident**).

10. Financial Interest

under Insuring Clause (i): a **Claim** made against the **Insured** by:

- (a) any other person falling within the Definition of the **Insured**; or
- (b) any parent or **Subsidiary** company of the **Insured**; or
- (c) any person or entity having a financial, executive or controlling interest in the **Insured**; or
- (d) any company or entity in which the **Insured** or any **Director, Partner** or **Member** of the **Insured** has a financial, executive or controlling interest; unless such **Claim** is for indemnity or contribution in respect of a **Claim** made by an independent third party against such company, person or entity.

11. Fines/Penalties

Any **PCI Fines**, civil fine or penalty, punitive, exemplary, multiple, restitutionary or non-compensatory damages (other than exemplary damages in respect of libel or slander);

unless;

- (a) the **PCI Fines**, civil fine, penalty or damages are legally insurable in the relevant jurisdiction; and
- (b) the **PCI Fines**, civil fine, penalty or damages are covered by Extension 7 – Regulatory Investigations / Fines.

12. Geographical Limits

the conduct of the **Insured's Professional Business** outside the **Geographical Limits**.

13. Infrastructure failures

any failure or interruption of the provision of infrastructure and utilities to the **Insured**, including but not limited to electricity provision, telecommunications service provision or internet service provision.

14. Insolvency/Bankruptcy

the insolvency or bankruptcy of the **Insured** or any other company.

15. Insufficient I.T. Infrastructure Capacity

the **Insured** not having sufficient capacity allocated, planned or created within **Computers**, unless caused by a **Denial of Service Attack**.

16. Jurisdictional Limits

any claims action or proceeding brought in a court or before an arbitration tribunal or made under the laws of any territory outside the **Jurisdictional Limits**.

17. Known Circumstances

any **Claim, Loss, First Party Cyber Event** or circumstances existing prior to or at the inception of this policy and which the **Insured** knew or ought reasonably to have known might give rise to a **Claim, Loss, First Party Cyber Event** or to the incurring of **Costs and Expenses** other than as provided by Extension 2 Continuous Cover.

18. Other Insurance

the **Insured's** entitlement to indemnity or cover under any other insurance except in respect of any excess beyond what is payable under any such other insurance.

19. Patents

any actual or alleged infringement of any Patent.

20. Retroactive Date

arising under Insuring Clause (i): Any act, event, error or omission occurring or alleged to have occurred prior to the **Retroactive Date** (if any) stated in the **Schedule**, that gives rise to a **Claim** or **Loss**.

21. Subsidiaries

the operation or existence of any **Subsidiary** unless such **Subsidiary** has been included in the **Proposal** or to the extent that cover is provided under Extension 1. - Acquisitions and Formations of Companies.

22. Taxation, Competition, Restraint of Trade and Anti-Trust

any breach of any regulation or legislation governing taxation, competition, restraint of trade or anti-trust provisions.

23. Trading Loss

any trading losses or trading liabilities or trading debts incurred by any business managed by or carried on by the **Insured**; unless specifically covered by Insuring Clause (iv).

24. Uninsured Clauses or Sections

the cover described by any coverage Clause, Section or Extension which would have been indemnifiable but for the Insured not purchasing that Insuring Clause, Section or Extension.

25. Upstream Disputes

any dispute the **Insured** has with any **Service Provider** relating to **Intellectual Property Rights**, the termination of a contract or relationship or the payment or disagreement of fees paid or due to be paid between such parties.

26. USA

- (a) the Employment Retirement Income Security Act of 1974 and any amendment thereto, or any rules or regulations promulgated thereunder;
- (b) the Racketeer Influenced and Corrupt Organisation Act 18 USC Sections 1961 et seq and any amendments thereto, or any rules and regulations promulgated thereunder;
- (c) any of the provisions of the Securities Act of 1933, the Securities Exchange Act of 1934 or any similar Federal or State law or any common law relating thereto;
- (d) any regulation, law or statute relating to unsolicited communications, including but not limited to the CAN-SPAM Act of 2003, the Telephone Consumer Protection Act of 1991 and any subsequent amendments to those regulations, laws or statutes.

This Exclusion shall only apply to **US Claims or Losses**.

27. War and Terrorism

- (a) **War**;
- (b) **Terrorism**;
- (c) any unlawful, wanton or malicious act committed by a person or persons acting on behalf of or in connection with any **Unlawful Association**; regardless of any other cause or event contributing concurrently or in any other sequence to the **Claim or Loss**.

However, this Exclusion does not apply in the context of a **Hacking Incident** or **Computer Virus** initiated for the sole purpose of exacting malice against or commercial gain from the **Insured**.

The **Insurers** shall not be liable for any claims, damages, costs or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (a) and/or (b) and/or (c) above.

If the **Insurers** allege by reason of this Exclusion that any loss, damage, cost or expense is not covered by this policy then the **Insured** shall have the burden of proving that this Exclusion should not apply.

In the event that any part of this Exclusion is found to be invalid or unenforceable, the remainder shall still be of full force and effect.

28. Virtual Currencies

any virtual currency including but not limited to crypto-currency, including fluctuations in value.

Claims Conditions

1. Claims / Losses Notification

Cyber / Privacy Response Party
 Reynolds Porter Chamerlain's "ReSecure" service
 Telephone: **+44 (0) 203 060 6800**
 Email: **resecure@rpc.co.uk**

As a condition under this policy;

The Insured shall give verbal notice to the Cyber / Privacy Response Party, via the telephone number and/or Email address set out above, immediately, of:

- (a) any **Claim or Loss**; or
- (b) the receipt of any notice of an intention to make a **Claim**; or
- (c) any circumstances of which the **Insured** shall become aware which might reasonably be expected to give rise to a **Claim or Loss**, giving detailed reasons for the anticipation of such **Claim or Loss**, together with full particulars as to dates and persons involved.

For the avoidance of doubt, the **Insured** shall report to the **Cyber Response Party** as specified in the **Schedule** the following situations, immediately:

- i) a **Network Security Incident**;
- ii) an **Electronic Data Breach Incident**;
- iii) a **Physical Data Breach Incident**;
- iv) an **E-Media Incident**;
- v) **Cyber Theft**;
- vi) **Telephone Phreaking**;
- vii) an extortion demand which might result in **Extortion Costs**;
- viii) the adverse effects or impact of a **Computer Virus, Hacking Incident** or **Denial of Service Attack** (such as the total or partial interruption of, or disruption of **Computer** systems).

2. Claims / Losses Handling

- (a) As a condition under this policy, the **Insured**, and any person acting on behalf of the **Insured**, shall:
- i) not admit liability in part or in full for or settle or attempt to settle any **Claim** or **Loss** or incur any **Costs and Expenses** in connection with any **Claim** without the **Insurers'** prior written consent (such consent not to be unreasonably withheld);
 - ii) give all such information or assistance possible and forward all documents as the **Insurers** may require to enable **them** to investigate, settle or defend any **Claim** or **Loss**.
- (b) The **Insurers** shall be entitled, but not obliged, at any time to take over and conduct in the name of the **Insured** the defence or settlement of any **Claim** or to prosecute in the name of the **Insured** for their own benefit any claim for payment, indemnity or damages or otherwise against any third party.
- (c) The **Insured** shall not be required to contest any **Claim** unless Queen's Counsel (to be mutually agreed upon by the **Insured** and the **Insurers** or, in default of agreement, to be appointed by the President for the time being of the Law Society) shall advise that such **Claim** has reasonable prospects of success.
- (d) The **Insurers** shall not settle any **Claim** without the consent of the **Insured**. If, however, the **Insured** shall refuse to consent to any settlement recommended by the **Insurers** and shall elect to contest a **Claim**, then the **Insurers'** liability for such **Claim** (including **Costs and Expenses**) shall not exceed the amount for which the **Claim** could have been settled inclusive of **Costs and Expenses** incurred with their consent up to the date of such refusal, and then only up to the limit of liability stated in the **Schedule**. At any stage of a claim **Insurers** can pay the **Insured** the applicable limit of liability or what remains after any earlier payment from that limit of liability. **Insurers** will pay **Costs and Expenses** already incurred at the date of **Insurers'** payment. **Insurers** will then have no further liability for that **Claim** or its **Costs and Expenses**.
- (e) The **Insured**, as a condition under this policy, shall not, except as may be required by law or during the ordinary course of the **Insured's Professional Business**, disclose to anyone the existence of this policy without the **Insurers'** prior written consent. For the avoidance of doubt, a requirement to disclose the existence of this policy is not a requirement to disclose its terms and conditions. However, the **Insured** may at any time request a proof of cover from its insurance intermediary who has arranged this policy and the disclosure of such proof of cover to any third party shall not be considered by the **Insurers** as a breach of this Claims Condition 2(e).

General Conditions

1. Limit of Liability

(a) Aggregate Limit

When a limit, or sub-limit, of liability is stated in this policy or in the **Schedule** against an Insuring Clause or part of an Insuring Clause as "in the aggregate", "in all" or any term or phrase having the same or similar meaning then the **Insurers'** liability under that Insuring Clause or that part of that Insuring Clause, including any Extensions or endorsements, shall not exceed the limit, or sub-limit, of liability in the aggregate during any one **Period of Insurance**, irrespective of the number of **Claims** made and the number of parties against whom such **Claims** may be made or **Losses** suffered.

(b) Total Policy Aggregate Limit

Where **Claims** or **Losses** may be indemnified under multiple parts of this Policy, **Insurers'** total liability in respect of all such **Claims** or **Losses** shall not exceed the **Total Policy Aggregate** stipulated in the **Schedule** in respect of such **Claims** or **Losses**.

(c) Costs and Expenses Inclusive

When the limit of liability is stated in the **Schedule** as "including **Costs and Expenses**", "costs inclusive" or any term or phrase having the same or similar meaning then the **Costs and Expenses** shall form part of and not be in addition to the limit of liability and the maximum amount that the **Insurers** shall be liable to pay under that Insuring Clause shall not exceed the limit of liability stated in the **Schedule**.

(d) Extensions

Should any **Claim** or **Loss** involve cover provided by an Extension (in conjunction with cover provided by an Insuring Clause or part of an Insuring Clause), **Insurers'** total liability for that **Claim** or **Loss** shall not exceed the limit or sub-limit of liability for the Insuring Clause or part of Insuring Clause which applies to the **Claim** or **Loss**. In no event shall the limit of liability stated against the Extension be provided in addition to the applicable Insuring Clause or part of Insuring Clause limit of liability.

2. Excess

- (a) The **Insurers** shall only be liable after application of the excess stated in the **Schedule**, which shall apply to each and every **Claim** or **Loss** and shall be inclusive of costs and expenses (unless specifically stated to the contrary in the **Schedule**).
- (b) Where a **Claim** or **Loss** may be indemnified under one or more Insuring Clauses, or one or more parts of an Insuring Clause, then only one excess shall apply and the excess to apply shall be the highest of the applicable excesses. This clause shall not apply to the **Time Retention** applicable to Insuring Clause (iv).

3. Proposal Form

The **Insured**, as a condition under this policy, has implemented and enforced those I.T. security practices and procedures declared in their **Proposal** to **Insurers** and that they shall remain implemented and enforced during the **Period of Insurance**. A negligent or intentional omission to adhere to such practices and procedures by an **Employee** or **Service Provider** shall not constitute a breach of this condition.

4. Material Alterations

The **Insured** shall give written notice to the **Insurers** as soon as reasonably practicable thereafter of any material change or change in circumstances affecting the nature of the **Insured's Professional Business** and, until the **Insurers** have agreed in writing to accept the altered risk, the **Insurers** shall not provide any cover in respect of liability arising from such material change or change in circumstances.

5. Innocent Non-Disclosure

It is a condition of cover under this policy that the **Insured** has provided the **Proposal** with reasonable skill and care and after having made all reasonable and appropriate enquiry, however:

- (a) If the **Insured** made or shall make any material misrepresentation or non-disclosure of any material facts then the **Insurers** will not seek to avoid this policy, unless the **Insurers** reasonably believe such misrepresentation or non-disclosure was deliberate, reckless or fraudulent.
- (b) If the **Insured** made any misrepresentation or non-disclosure other than any misrepresentation or non-disclosure referred to in sub-paragraph 5. (a) above and the **Insurers** would still have underwritten this policy but on different terms (as to **Premium** or otherwise, or both) had the facts been disclosed or not misrepresented, then:
 - i) in the event the **Insurers** would have underwritten this policy on different terms as to the **Premium**, the **Insured** shall be liable for such additional **Premium** as would have been charged had the facts been disclosed or not been misrepresented;
 - ii) in the event that the **Insurers** would have underwritten this policy on different terms in any respect other than in relation to the premium, the **Insurers** shall, in addition to any premium adjustment pursuant to sub-paragraph (i) above, be entitled to impose such terms on this policy as would have been imposed at inception of this policy if the facts had been disclosed or had not been misrepresented by giving written notice of the terms to the **Insured**. Any additional terms so notified shall take effect as if imposed from inception.

6. Breach of Condition

Where the **Insured's** breach of or non-compliance with any condition of this policy has resulted in prejudice to the **Insurers**; in the handling or settlement of any **Claim**, the amount of any loss sustained by the **Insured** or in the obtaining of reimbursement from any source, then the amount of cover afforded (including liability for claimant's costs) shall be reduced to such sum as in the **Insurers'** reasonable opinion would have been payable by them in the absence of such prejudice.

If any payment on account of any such rejected or reduced claim has already been made the **Insured** will immediately repay to the **Insurers** all such payments which the **Insurers** determine should not have been made.

7. Subrogation

The **Insurers** shall be subrogated to all the **Insured's** rights of recovery against any person, including but not limited to **Service Providers**, to the extent of any payment made under this policy and the **Insured**, as a condition under this policy, shall take all steps necessary to preserve the **Insurers'** rights of subrogation and shall give all such assistance in the exercise of rights of recovery as the **Insurers** may require.

The **Insurers** agree not to exercise any such rights against any **Director, Member** or **Employee** of the **Insured** unless the **Claim** or **Loss** is brought about or contributed to by the dishonest, fraudulent, criminal or malicious act or omission of that **Director, Member** or **Employee**. In this General Condition **Employee** shall not include any **Service Provider**.

8. Fraudulent Claims

If the **Insured** shall make any **Claim** knowing the same to be false or fraudulent as regards amount or otherwise this policy shall be void and any and all payments and indemnities under this policy shall be forfeited.

9. Premium Payment

If the **Premium** has not been paid within 60 days of inception, the **Insurers** may cancel this policy by giving 15 days written notice to the **Insured** or to the Broker. In the event of cancellation, **Premium** is due to the **Insurers** on a pro rata basis for the period that the **Insurers** were on risk but the full **Premium** shall be payable in the event of notification of a **Claim, Loss** or of any circumstances which could reasonably be the basis for any **Claim** or **Loss** before the effective date of termination. If the **Premium** is paid in full to the **Insurers** before the notice period expires, notice of cancellation shall automatically be revoked. If not, this policy shall automatically terminate at the end of the notice period.

10. Cancellation

This policy may be cancelled at any time by the **Insured** giving 30 days notice of cancellation in writing to the **Insurers**. This policy may also be cancelled at any time by the **Insurers** by giving the **Insured** 30 days notice of cancellation in writing at their last known address or registered office. In either case the **Premium** shall be accordingly adjusted on a pro rata basis.

Payment or tender of any unearned **Premium** by the **Insurers** shall not waive or affect the effectiveness of cancellation but payment shall be made as soon as practicable thereafter.

However, the **Insurers** shall retain the total **Premium** for this policy if any **Claim, Loss** or any circumstances which could reasonably be the basis for any **Claim** or **Loss** have been reported to the **Insurers** under this policy prior to such notice of cancellation being issued regardless of whether or not any payment is finally made under this policy.

11. Third Party Rights

The parties to this policy are the **Insurers** and the **Insured**. A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available other than by virtue of the Act.

12. Waiver

Any waiver by the **Insurers** of any provision of this policy will not prevent the **Insurers** from relying on such provision, term or condition in the future.

13. Sanctions

The **Insurers** shall not be deemed to provide cover and shall not pay any **Claim** or **Loss** or provide any benefit hereunder to the extent that the provision of such cover, payment or such **Claim** or **Loss** or provision of such benefit would expose the **Insurers** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, the United Kingdom or the United States of America.

14. Law of Contract

This policy shall be governed by the laws of England and Wales and any dispute in connection with this policy shall be subject to the exclusive jurisdiction of the English Courts.

15. Statutes

A reference to a statute or statutory provision is a reference to it as it is in force for the time being, taking account of any amendment, extension or re-enactment, and includes any subordinate legislation for the time being in force made under it.

Complaints Procedures

Markel International Insurance Company Limited

The Insurer is Markel International Insurance Company Limited. In the event that you are dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to:

The Compliance Officer
Markel International Insurance Company Limited
20 Fenchurch Street
London EC3M 3AZ

If you are not satisfied with our final response to your complaint, you may have the right to refer the matter to the Financial Ombudsman Service without affecting your right to take legal action or to any other remedy available to you.

The Financial Ombudsman Service's contact details are:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR

0800 023 4 567 calls to this number are now free on mobile phones and landlines

0300 123 9 123 calls to this number cost no more than calls to 01 and 02 numbers

email: complaint.info@financial-ombudsman.org.uk

website: www.financial-ombudsman.org.uk

Markel

Markel International Insurance Company Limited, registered in England and Wales, with its registered office at 20 Fenchurch Street, London, EC3M 3AZ.

Markel International Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Financial Services Register No.: 202570).



DATA BREACH RESPONSE

RESECURE

Why ReSecure?

ReSecure, through Markel, is an integrated data breach response service. It has been created to provide a “one stop shop” for the full range of services required to manage, investigate, resolve, and recover from a data security breach. The ReSecure model provides clients with a flexible solution which can be configured, both in terms of scale and specialism, to suit the circumstances of any particular breach. With one call ReSecure provides access to a combined team offering data breach management, technical forensic investigation, legal advice, notification, web and credit monitoring, and public relations services.

Expertise

ReSecure, through Markel, combines the expertise of:

- **RPC**, whose Data Protection Team has a broad range of experience in advising businesses on the collection, use and exploitation of personal data and on the management of data security incidents
- **Storm Guidance**, specialist cyber risk and cyber incident consultants who provide experienced incident operations coordination, risk analysis advice and advice in relation to the cleaning of compromised systems and restoration to operational readiness
- **Blackthorn Technologies**, leading digital forensic consultants, whose investigation and data interrogation skills assist to identify the cause of the data breach, the data compromised, and the data recovery options, while protecting and preserving any forensic evidence for later analysis
- **Experian**, market leading providers of internet and credit monitoring services and associated call centre response services
- **Mattison Public Relations**, experts in corporate communications and crisis management

Breach Management

The ReSecure team will advise, assist and guide you through a data breach incident to ensure that:

- the incident is contained
- any compromised data is identified
- notification obligations are assessed
- data subjects are notified promptly where appropriate
- call centre services are engaged as necessary
- credit monitoring and web monitoring are made available where required
- regulators are notified and kept informed
- systems are returned to normal operation
- reputational issues are addressed via the appropriate media
- any liability exposures are assessed and response strategies devised

Prevention

In order to deal with data security breaches quickly and effectively, recovery plans need to be developed and tested in advance.

Managerial and technical staff need to be aware of their different roles and responsibilities and the steps that need to be taken in the event of a breach. The ReSecure service also includes advice on data breach prevention and planning to reduce the risk of an incident and to ensure your readiness to respond should a breach occur.

Call ReSecure

The ReSecure emergency breach response service may be contacted 24/7 on **0203 060 6800**
Non-urgent communications may be sent by email to **resecure@rpc.co.uk**



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Registered office: 20 Fenchurch Street, London, EC3M 3AZ

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Registered Office: Stansted House, Rowlands Castle, Hampshire PO9 6DX

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