

Schedule for Your Cyber Policy

Produced on 07/10/2022

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Your Renewal Schedule

The premium to renew this policy should be paid by the Effective date or within 15 days thereafter. The Schedule forms part of Your policy and replaces the previous Schedule(s).

Please keep The Schedule safe with Your policy.

Policyholder Details

The Policyholder	M & R PLUMBING & HEATING LTD
Contact address	Address 290 Chorley New Road Horwich Bolton Lancashire BL6 5NY United Kingdom
Your Business	Plumbing

Policy Details

Policy number	97CYB1000345
Effective date	11/10/2022
Expiry date	10/10/2023
Annual premium (excluding Insurance Premium Tax)	£487.46
Insurance Premium Tax	£58.50
Total Annual premium due	£545.96

Insurance Adviser Details

Your Insurance Adviser	Ascott Insurance Services (CW Plus) 15 The Quad Atherleigh Business Park Atherton M46 0SY
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Important

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully.

Contact Details for Claims and Help

Services

As an Aviva customer, You can access additional services to help You keep Your business running smoothly. For Our joint protection telephone calls may be recorded and/or monitored.

Claims Service: 0800 051 4473

A 24 hour, 365 days a year claims line providing You with emergency assistance whenever it is required. When We know about Your problem, We will start to put the solutions in place.

Counselling Service Helpline: 0117 934 0105

This is a confidential service available to Your staff to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work.

Legal and Tax Helpline: 0845 300 1899

Call this helpline anytime, day or night, for advice on legal or tax matters in the United Kingdom. This service, given in confidence, is included as part of your insurance policy.

Risk Solutions Helpline: 0845 366 6666

Call for advice on safety, fire, security and other issues that can affect your business. Most enquiries can be dealt with over the telephone, but if we can't give You an immediate answer, we will deal with Your enquiry as quickly as we can.

This service is available during office hours with an answering service outside these times.

Website: www.cutredtape.co.uk

To help business owners stay on top of the constant challenge of running their business, Cut Red Tape (powered by DAS Businesslaw) is a service built specifically to help businesses stay on top of employing staff and debts (including debt recovery), as well as providing tools that business owners can use to quickly produce essential business documents such as data protection, modern slavery and health and safety policies.

Visit www.cutredtape.co.uk to find out more and register using DASBAVI100 as the voucher code.

Action You Must Take

The following Conditions apply in addition to any Conditions stated in Your policy wording. If in relation to any claim You have failed to fulfil any of the following conditions, We will not pay that claim.

Claims Procedure

If in relation to any claim You have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that claim.

You must

- (1) tell Us immediately of any event or occurrence which may result in a claim
- (2) notify the police immediately of loss, destruction or damage caused by malicious persons or thieves
- (3) at Your expense, provide Us with a written claim containing as much information as possible of the loss, liability, destruction, damage, accident or injury, including the amount of the claim within
 - (a) 30 days, or
 - (b) seven days in the case of loss, destruction or damage caused by riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances or malicious persons
 of You becoming aware of the event or occurrence, or such further time that We may allow
- (4) provide Us with all information and help We require in respect of the claim
- (5) pass to Us unanswered, immediately, all communications from third parties in relation to any event which may result in a claim under this policy
- (6) not admit or repudiate liability, nor offer to settle, compromise, make payment which may result in a claim or pay any claim under this policy without Our written agreement
- (7) allow Us to take over and conduct in Your name the defence or settlement of any claim. You will also allow Us to prosecute at Our own expense and for Our own benefit, any claim for indemnity or compensation against any other person and You must give Us all information and assistance required.

Subjectivity Condition

The insurance cover provided by Aviva may be subject to You or Us carrying out certain actions. We will clearly state below if the insurance provided by Us is subject to You

- (1) providing Us with any additional information requested by the required date(s)
- (2) allowing Us access to The Premises, Your Contract Sites, and/or The Business to carry out surveys
- (3) completing any actions agreed between You and Us by the required date(s)
- (4) allowing Us to complete any actions agreed between You and Us.

Upon completion of these requirements (or if they are not completed by the required dates), We may, at our option

- (1) modify the premium
- (2) make amendments to the terms and conditions of the insurance cover
- (3) require You to make alterations to The Premises for which We have provided an insurance cover by the required date(s)
- (4) withdraw any insurance cover provided
- (5) leave the terms and conditions of the insurance cover and the premium, unaltered.

We will contact You with our decision and where applicable, specify the date(s) by which any action(s) agreed need to be completed by You and/or any decision by Us will take effect.

Our requirements and decisions will take effect from the date(s) specified unless and until We agree otherwise in writing. If You disagree with Our requirements and/or decisions, We will consider Your comments and where We consider appropriate, will continue to negotiate with You to resolve the matter to Your and Our satisfaction. In the event that the matter cannot be resolved We will withdraw the insurance cover.

The above conditions do not affect Our right to withdraw any insurance cover if We discover information material to Our acceptance of the risk that was not disclosed when requesting the original quotation.

Reasonable Precautions and Maintenance of Property

You must

- (1) maintain all premises and equipment, including fire extinguishing and security equipment, in a continuous satisfactory state of repair and in full working order in accordance with the manufacturers instructions and servicing requirements.
- (2) take all reasonable precautions to prevent loss, destruction or damage to the property insured and accident or injury to any person or loss, destruction or damage to their property.
- (3) conduct The Business in a lawful manner, complying with all legal requirements and safety regulations.
- (4) keep a record of purchases and sales.

Applicable to all Cyber Covers

Access and Passwords

Access to Computer Equipment must be authenticated by the use of individual identification and passwords. Any default or manufacturers' passwords or access codes must be changed and kept secure.

Data Backup

You must maintain adequate backup copies by backing up all data no less frequently than every 7 days. The integrity of any data backup must be validated using operating system routines or checks.

Backups must be stored securely and separately from the original data or programs.

Data Storage

All Personal Data and other sensitive business Data must be stored and disposed of in a secure manner.

Protection - Firewall

You must ensure that Computer Equipment that is connected to the internet or any other external network is protected against unauthorised access by a suitable and active firewall and ensure that it is updated at intervals of at least once a month if not automatically and in full and effective operation at the time of a loss.

Protection – Software Updates

You must install any updates for firmware, operating systems, software and programs within 14 days of an update being released by the manufacturer or provider where the update addresses a vulnerability with a severity that the manufacturer or provider describes as critical, important or high.

Protection – Virus or Similar Mechanism

You must install suitable software protection against Virus or Similar Mechanism and ensure that it is updated at intervals of at least once a month if not automatically and in full and effective operation at the time of a loss.

Applicable to Extortion Cover

You must

- (1) on receiving a Cyber Extortion demand immediately notify and comply with the requirements of our Claims Service Provider
Telephone 0800 051 4473
- (2) (where The Business is situated within the United Kingdom) immediately notify Action Fraud of the Cyber Extortion
- (3) take all reasonable steps to effectively mitigate the Cyber Extortion loss
- (4) not disclose the existence of the Cyber Extortion Cover save for any disclosure required under applicable law to relevant law enforcement authorities.

Applicable to External Cyber Crime Cover

Partners, directors and Employees must

- (a) be trained in the dangers of Social Engineering Fraud and how to spot these attempts including, but not limited to, phishing and mandate fraud
- (b) be instructed in writing to follow Your own formal payment procedures, and
- (c) verify the legitimacy of payment instructions using a different contact method before amending bank details of a supplier or customer or making a payment for the first time.

Rating Basis

Turnover	£750,000
Number of Employees	10
Cyber Essentials Certified	No

Cyber

Total Cover Limit (The maximum We will pay)	£225,000
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Cyber Data Loss Section

Section Cover Limit	£100,000
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Insured Covers:

Data Security Breach	Selected
Virus, Hacking and Denial of Service Attack	Selected
Extortion	Selected
Business Interruption	Selected
Maximum Indemnity Period	12 Months
Excess Period	8 Hours

Clauses applying to Data Security Breach cover (subject otherwise to the terms and conditions shown in Your Policy)

The following clauses are applicable and are displayed in full in Your Policy wording:

Regulatory Fines and Penalties

Clauses applying to Business Interruption cover (subject otherwise to the terms and conditions shown in Your Policy)

The following clauses are applicable and are displayed in full in Your Policy wording with the information below explaining any values relating to each of them:

Business Interruption – System Failure	Maximum amount payable in any one period of insurance	£25,000
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Cyber Crime Section

Insured Covers:	Cover Limit:
Telecommunications Services	Cover not selected
External Cyber Crime	£25,000

Clauses applying to External Cyber Crime cover (subject otherwise to the terms and conditions shown in Your Policy)

The following clauses are applicable and are displayed in full in Your Policy wording with the information below explaining any values relating to each of them:

Corporate Identity Fraud	Maximum amount payable in any one period of insurance	£10,000
Theft of Personal Money	Maximum amount payable in any one period of insurance	£10,000

Cyber Liability Section

Section Cover Limit	£100,000
Insured Covers:	
Retroactive date	11/10/2021
Network Security Liability	Selected
Data Privacy and Confidentiality Liability	Selected
Payment Card Industry Liability	Selected
Multimedia Liability	Cover not selected

Clauses applying to all Cyber covers (subject otherwise to the terms and conditions shown in Your Policy)

The following clauses are applicable and displayed in full in Your Policy wording:

Acquisition, Establishment or Disposal of Another Company, Reputation Management Expenses

The following clauses are applicable and are displayed in full in Your Policy wording with the information below explaining any values relating to each of them:

Criminal Reward Fund	Maximum amount payable in any one period of insurance	£25,000
Manufacturing and other Industrial Process	Maximum amount payable in any one period of insurance	£25,000
Payment for Court Attendance	Maximum amount payable per day	£500
Resilience Improvements	Maximum amount payable any one claim or Percentage of the corresponding claim which ever is the lesser	£25,000 15%
	Maximum amount payable in any one period of insurance	£100,000

Excess

Excess

You will pay the first £1,000 of each and every claim.