

# Statement of Fact for Your Cyber Policy

## Policy Number 97CYB1003440

Produced on 20/12/2024

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**This is an important document and You must read it in full**

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### Policy Details

Policy number	97CYB1003440
The Policyholder	EDE'S (UK) LIMITED
Contact address	Address 169 Garth Road Morden SM4 4LF United Kingdom
Effective date	01/01/2025
Insurance adviser's reference	2800168
Your Business	Removal Contractor

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### What is a Statement of Fact?

**This is an important document and You must read it in full**

A Statement of Fact records the information notified to Aviva and facts assumed about You, Your Business and Your Business partners and directors. It must be read in conjunction with the enclosed policy, any endorsements applied to Your policy, Your Schedule and the policy wording. This information has been taken into account when calculating the premium, terms and conditions upon which Your policy is formulated.

Please remember You must make a fair presentation of the risk to Us. This means that You must:

- (1) disclose to Us every material circumstance which You know or ought to know or, failing that, sufficient information to alert us that We need to make further enquiries; and
- (2) make such disclosure in a reasonably clear and accessible manner; and
- (3) ensure that, in such disclosure, any material representation as to a:
  - (a) matter of fact is substantially correct; and
  - (b) matter of expectation or belief is made in good faith.

A circumstance or representation is material if it would influence Our judgement (as a prudent insurer) in determining whether to take the risk and, if so, on what terms. You must also make a fair presentation of the risk to Us in connection with any variations, e.g. changes You wish to make to Your policy, in which case You must inform Your insurance adviser.

If You fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate Your policy. If You are in any doubt as to whether a circumstance is material then You should disclose it.

You should keep a record (including copies of letters) of all information supplied to the insurer for the purposes of the renewal of this insurance.

**You must check all the information contained in this Statement of Fact and Your Schedule and contact Your insurance adviser immediately if any details are incorrect or incomplete. Failure to do so may mean that Your policy is not valid or We may not be liable to pay all or some of Your claim(s).**

Any subsequent alterations to this Statement of Fact take precedence over the information contained within it.

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### General Details

No proposer, director or partner involved with The Business or any other company or business has:

- ever had an insurance proposal declined, renewal refused or insurance cancelled or special terms imposed
- been convicted of or charged (but not yet tried) or been given an Official Police Caution in respect of any criminal offence, other than a motoring offence, unless spent by the Rehabilitation of Offenders Act.

No proposer, director or partner involved with The Business or any other company or business has, in the last 10 years:

- been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings or been disqualified from being a company director
- been the subject of a County Court Judgment, an Individual Voluntary Arrangement, a Company Voluntary Arrangement or a Sheriff Court Decree.

The Business has, in the last 10 years:

- not been subject to an investigation by HM Revenue and Customs which has resulted in a prosecution.

You are not owned by an individual or entity which appears on the financial sanctions list of the United Nations, the European Union, United Kingdom or United States of America or any of its states

Neither You, nor any director or partner of Yours involved with The Business

- has any company or business in any sanctioned territory
- exports to or operates in any sanctioned territory or has any business dealings with individuals or entities that are known to be sanctioned under United Nations resolutions or the trade or economic sanctions laws or regulations of the European Union, United Kingdom or United States of America or any of its states
- has any involvement with any products or components associated with weaponry, arms, or military goods

**Note:** "Sanctioned territory" means any territory which appears on the financial sanctions list or is otherwise the subject of any trade or economic sanctions laws or regulations imposed by the European Union, United Kingdom or United States of America or any of its states

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### Claims History

You or Your directors or partners involved with The Business have:

- not had any incidents in the past 3 years which would or could have led to a claim under any of these cyber covers had they been in place at the time.

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### Cyber Security

Unless advised and accepted by us:

- Your Computer equipment and any personal devices used for accessing your computer systems must have effective and up to date anti-virus software that's updated at least once a month.
- Your Computer Equipment is protected from unauthorised access by an active firewall.
- all Data is backed up on at least a weekly basis and validated by checks. Personal and other sensitive business data must be disposed of in a secure manner
- You are payment card industry compliant if applicable to Your business activities
- access to Your Computer Equipment is authenticated by the use of individual identification and passwords. Any default passwords or access codes are changed and kept secure
- updates to firewalls, firmware, operating systems and software are completed within 14 days from release where they are addressing vulnerabilities:
  - with a severity that the provider has described as critical, important or high, or
  - with a Common Vulnerability Scoring System (CVSS) v3 score of 7 or above.
- You, your partners, directors and Employees are trained in the dangers of Social Engineering Fraud and keep a record of such training
- You have a documented policy, which states that details of any new payee requests or amended payment instructions are always checked verbally by using details held on file or a published website and do not solely rely on the new instruction. You stipulate that this policy must be accepted by all Partners, directors and Employees, and such acceptance is recorded.