

Schedule for Your Cyber Complete Policy

Produced on 20/12/2024

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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	EDE'S (UK) LIMITED
Contact address	Address 169 Garth Road Morden SM4 4LF United Kingdom
Your Business	Removal Contractor

Policy Details

Policy number	97CYB1003440
Effective date	01/01/2025
Expiry date	31/12/2025
Annual premium (excluding Insurance Premium Tax)	£1,137.82
Insurance Premium Tax	£136.54
Total Annual premium due	£1,274.36

Insurance Adviser Details

Your Insurance Adviser	Reason Global Insurance Limited - 2800168 Runway East York & Elder Ways 50 New England Street Brighton BN1 4AW
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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: 0345 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: 0345 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.

Aviva Businesslaw

Website - <https://avivabusinesslaw.farill.io/>

This is a complimentary website, provided by Aviva, offering many tools and resources to help you manage your business effectively. You'll get access to:

- unlimited legal advice via the legal advice helpline
- a range of regularly updated business and legal guides, document builders, interactive checklists and videos that can help you with the day-to-day running of your business, as well as helping you to manage your exposure to legal risk
- easy to use templates to build legal documents including employee contracts, health and safety policies, dismissal letters
- topics range from branding, crowdfunding, financial and tax planning, to marketing strategy to help build and grow your business
- email alerts on changes in law, legislation and regulation

To register:

1. Visit <https://avivabusinesslaw.farill.io/>
2. Enter the voucher code DASBAVI100 into the 'First time using Aviva Businesslaw?' box and click 'Validate Voucher'
3. Fill out your name, email address, and create a password
4. Validate your email address by pressing the link in the confirmation email that you receive.

Money Advice Trust

We've partnered with Money Advice Trust's Business Debtline, a free service designed to support self-employed people and small businesses in dealing with their debts and taking steps to overcome difficult financial situations.

If you're struggling financially and you think you may benefit from the service provided by this charity, please visit <https://www.businessdebtline.org/> to find more information about the support on offer. Alternatively, you can call them on 0800 197 6026 between Monday to Friday, 9am-5pm or use the webchat facility available on their website.

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 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 personsof 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 by:

- (a) holding a copy offline, such as backup tape or disconnected service such as a USB device or external hard drive; or
- (b) using a specific cloud service that is separate from your main network; or
- (c) replicating to another of your networks that is separated and disconnected from your main network.

Data Disposal

All Personal Data and other sensitive business Data must only be disposed of in a secure manner by:

- (a) shredding any paper copies
- (b) ensuring any Computer Equipment has all Data erased before disposal.

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 an active firewall.

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

- (a) the update fixes vulnerabilities described by the vendor as 'critical' or 'high risk'; or
- (b) the update addresses vulnerabilities with a Common Vulnerability Scoring System (CVSS) v3 score of 7 or above.

Protection – Virus or Similar Mechanism

You must install anti-virus software 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.

External Cyber Crime

You must

- (a) ensure that Partners, directors and Employees are trained in the dangers of Social Engineering Fraud, and keep a record of such training
- (b) 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. This policy must be accepted by all Partners, directors and Employees, with such acceptance recorded.

Rating Basis

Turnover	£3,500,000
Number of Employees	50
Cyber Essentials Certified	No

Cyber

Total Cover Limit (The maximum We will pay)	£300,000
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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	£10,000
External Cyber Crime	£100,000

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
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Insured Covers:

Retroactive date	01/01/2024
Network Security Liability	Selected
Data Privacy and Confidentiality Liability	Selected
Payment Card Industry Liability	Selected
Multimedia Liability	Selected

Clauses applying to Multimedia Liability 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:

Media Removal Costs

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 Maximum amount payable in any one period of insurance	£25,000 15% £100,000

Excess

You will pay the first £2,500 of each and every claim.