

RENEWAL SCHEDULE

Policy Number:	PI051078	Policy Wording Reference:	PIMEDIA2021
Period of Insurance:	From: 30 January 2023 To: 29 January 2024 both days inclusive at the mailing address of the Insured		

Contract Parties	
Insured:	Peter Drew Contracts Limited
Address:	2 Bidford Road, Alcester, Warwickshire
Post code:	B50 4HF
Subsidiary Companies:	None
Insurer:	Generis Underwriting Limited, authorised and regulated by the Financial Conduct Authority (Financial Services Register Number 823558). On behalf of CNA Insurance Company Limited, registered address 20 Fenchurch Street, London, EC3M 3BY, and Regulator Registration Number is 202777 CNA Insurance Company limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority

Contact Details	
Broker Name:	Gen2 Broking

PREMIUM AND TAX

Total Payable Premium	GBP	4,498.13			
Annual Premium:	GBP	3,984.94	IPT:	GBP	478.19
			Policy Administration Fee:	GBP	35.00

Insurer Participation:	100% share of risk
Quote open 30 Days from :	20 January 2023

Subjectivities

This quotation is based on the following subjectivities being satisfied by the **Insurer** prior to binding any cover.

Sanctions Subjectivity

Subject to confirmation prior to renewal that:-

- (a) the Insured (&/or subsidiaries) do not have any insured entities in sanctioned territories including Crimea Region of Ukraine, Cuba, Iran, North Korea, Syria, Venezuela, Russia, Belarus or Ukraine
- (b) the Insured (&/or subsidiaries) do not import from, export to, work in or have any connection to sanctioned territories
- (c) the Insured (&/or subsidiaries) does not have any dealings with individuals or legal entities that operate in sanctioned territories
- (d) the Insured (&/or subsidiaries) do not have any involvement with products or components associated with weaponry, arms, or military goods (including goods which have both a civil and military use)
- (e) the Insured (&/or subsidiaries) remains compliant with EU, UK and US sanctions on export restrictions

OPERATIVE SECTIONS OF COVER

	OPERATIVE (Yes/No)	TERRITORIAL LIMITS	JURISDICTION LIMITS
Generis-Professional Indemnity	Yes	Worldwide excluding USA & Canada	Worldwide excluding USA & Canada

EXCESS, DEDUCTIBLES OR SIR

	EXCESS OR DEDUCTIBLE	AMOUNT GBP	
Generis-Professional Indemnity	SIR	2,500	each and every Claim
USA and Canada	SIR	N/A	each and every Claim

GENERIS-PROFESSIONAL INDEMNITY MODULE

Professional Indemnity	Limit of Indemnity GBP 5,000,000
Basis of Cover	any One Claim and in the aggregate
Defence Costs & Expenses	Inclusive of the Limit of Liability
Retroactive Date	09 November 1992
Policy Wording	PIMEDIA2021

CLAIMS NOTIFICATION

The Claims Manager – Professional Indemnity 13th Floor, 20 Fenchurch Street, London, EC3M 3BY.

Email : claimsukfinanciallines@cna Hardy.com

ENDORSEMENTS

ENDORSEMENT

Endorsement title:	Absolute Bodily Injury
Endorsement type:	Exclusion
Endorsement Number:	01
Endorsement Effective Start Date:	30 January 2023

It is noted and agreed that the 'Bodily Injury' Exclusion is deleted in its entirety and replaced by the following:

Bodily Injury

This **Policy** excludes and the **Insurer** shall not be liable to the **Insured** in respect of any **Claim, Circumstance**, loss, damage, liability, **Defence Costs and Expenses** based on, arising out of or in any way connected to **Bodily Injury**, sickness, disease, emotional distress, mental anguish, mental stress or the death of any person.

All other **Policy** terms, conditions, limitations and exclusions remain unaltered

ENDORSEMENT

Endorsement Title:	Cyber Liability
Endorsement Type:	Exclusion
Endorsement Number:	02
Endorsement Effective Start Date:	30 January 2023

The following shall form part of the Exclusions Section to this **Policy**.

Cyber Liability

The **Insurer** shall not be liable under this Section in respect of loss or liability arising in whole or in part, either directly or indirectly out of or from any actual or alleged loss, damage, liability, injury, compensation, sickness, disease, death, medical payment, claim, cost, defence cost, expense or any other amount incurred by or accruing to the **Insured**, including but not limited to any mitigation cost, or fine, or penalty, directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any:

1. **Cyber Occurrence**; or
2. **Cyber Incident**; or
3. failure of any programme, instruction or data, for use in any computer or other electronic processing device equipment or system, to function in the way expected or intended; or
4. phone and voice transmission systems; or
5. **Impersonation Fraud**.

Definitions

Computer System

means any computer, hardware, software, information technology and communications system or electronic device, including any similar system or any configuration of the aforementioned and including any associated input, output or data storage device, networking equipment or back up facility.

Computer Virus

means unauthorised computer code that is designed and intended to transmit, infect and multiply itself over one or more networks, and cause:

1. computer code or programs to perform in an unintended manner;
2. the deletion or corruption of **Electronic Data** or software; or

the disruption or suspension of a network.

Cyber Incident

means:

1. an unauthorised or malicious act or series of related unauthorised or malicious acts, regardless of time and place, or the threat or hoax thereof; and/or
2. a failure to act, any error or omission or accident or series of related failures to act, errors or omissions or accidents; and/or
3. a breach of duty, statutory duty or regulatory duty or trust or series of related breaches of duty, statutory duty or regulatory duty or trust;

involving access to, processing of, use of or operation of any **Computer System** or any data by any person or group(s) of persons.

Cyber Occurrence

means any loss, event, incident, accident or credible threat, or series of losses, events, incidents, accidents or credible threats, arising out of, consequent upon or directly or indirectly attributable to one source or original cause or common underlying causes being **Unauthorised Access**, infection by a **Computer Virus**, **Denial of Service Attack** or **System Failure**, whether or not occurring at the same time or location.

Denial of Service Attack

means any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability of networks, network services, network connectivity or information systems. Denial of Service Attacks include, but are not limited to, the generation of excess traffic into network addresses, the exploitation of system or network weaknesses and the generation of excess or non-genuine traffic between and amongst networks.

Electronic Data

means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or **Computer Systems** and includes programs, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

External Source

means a person who is not an employee, director, officer, partner, trustee or independent contractor of the **Insured** at the relevant time.

Impersonation Fraud

means an **External Source** purporting to be a customer, service provider, employee or an executive of the **Insured** whose actions lead to the transfer of the **Insured's** Money, Goods or Securities, other than electronic communication purporting to be from a legitimate source which contains a link to websites masquerading as a trustworthy entity.

Insured's Network

means any information technology system owned or operated by the **Insured** or by a third party service provider to whom the **Insured** has outsourced the operation of such system.

System Failure

means any accidental, operational, unintentional, or negligent, act, error or omission by an employee or by an employee of a third party providing services to the **Insured** in the operation of the **Insured's Network** resulting in the loss, destruction or alteration of data or disruption in the operation of the **Insured's Network**.

Unauthorised Access

means any accessing of the **Insured's Network** or information stored on the **Insured's Network** by an unauthorised person, or by an authorised person in an unauthorised manner, including theft of any information storage device used to store, retrieve or transport information, but this shall not include any unauthorised access to any voice-mail or telephone system.

ENDORSEMENT

Endorsement Title:	Excluded Territories
Endorsement Type:	Exclusion
Endorsement Number:	03
Endorsement Effective Start Date:	30 January 2023

The following clause forms part of the 'Policy Exclusions to this **Policy**.

The **Insurer** shall not be deemed to provide cover and the **Insurer** shall not be liable to pay any claim or provide any benefit hereunder in relation to any entity or individual domiciled in, or any claim or activity involving any entity or person domiciled in or involving the territory of:

- i) Cuba
- ii) Iran
- iii) North Korea
- iv) Syria
- v) Ukraine (all regions);
- vi) Russia
- vii) Belarus

Notwithstanding the territorial limits applicable to the **Policy**, all such territories stated above are excluded from the **Policy** and no cover whatsoever shall be deemed given under this **Policy** and no business activity being undertaken in that territory or the provision of any service to or shipment of any goods to, from or within that territory will be covered by this **Policy**