

QBE Cyber Insurance Policy Schedule

Policy Number:	00002700CYS	
Cyber policy wording reference:	PCYS250518	
Period of Insurance:	From: 00.00 hours on 28/09/2018	To: 24.00 hours on 27/09/2019
Effective date:	28/09/2018	
Broker:	Prizm Solutions	
Insured:	Proactive Assistants Limited	
Registered address:	Compton Offices, King Edward Street, Ashbourne, Derbyshire, United Kingdom, DE6 1BW	
Subsidiary companies:	None	
Business Description:	Secretarial Services	

Policy	Section	Status
Cyber	Cyber, data security and multimedia cover	Insured
Cyber	Data breach notification costs cover	Insured
Cyber	Information and communication asset rectification costs cover	Insured
Cyber	Regulatory defence and penalty costs cover	Insured
Cyber	Public relations costs cover	Insured
Cyber	Forensics costs cover	Insured
Cyber	Credit monitoring costs cover	Insured
Cyber	Cyber extortion cover	Insured
Cyber	Cyber business interruption cover	Insured
Cyber	Terrorism	Not Insured
Cyber	Social Engineering Fraud	Not Insured
Crime	Crime	Not Insured

Policy premiums	Annual		Amount due	
Total (excluding Insurance Premium Tax)	£	170.00		
Insurance Premium Tax @ 12%	£	20.40		
Total (including Insurance Premium Tax)	£	190.40	£	190.40

Policy		Insured
Cyber	<p>Policy limit of liability: £ 250,000.00 being the maximum amount of insurer's liability under any one and all insured sections for any one period of insurance</p> <p>Policy excess: £ 1,000.00 each and every claim or series of claims</p> <p>Territorial limit: Worldwide</p> <p>Jurisdiction: European Union</p> <p>Retroactive date: Unlimited</p>	
Crime		Not Insured

Cyber Sections	
Cyber, data security and multimedia cover – Limit of indemnity	<p>£ 250,000.00</p> <p>each and every claim or series of claims and in the aggregate including defence costs, being part of and not in addition to the Policy limit of liability</p>
Financial transfer indemnification:	<p>£ 100,000.00</p> <p>sub-limit of indemnity being part of and not in addition to the limit of indemnity</p>
Loss of or damage to documents:	<p>£ 100,000.00</p> <p>sub-limit of indemnity being part of and not in addition to the limit of indemnity</p>
Withdrawal of contents:	<p>£ 250,000.00</p> <p>sub-limit of indemnity being part of and not in addition to the limit of indemnity</p>
Voice/telephony	<p>£ 25,000.00</p> <p>sub-limit of indemnity being part of and not in addition to the limit of indemnity</p>
Data breach notification costs cover – Limit of indemnity	<p>£ 250,000.00</p> <p>each and every claim or series of claims and in the aggregate including defence costs, being part of and not in addition to the Policy limit of liability</p>
Information and communication asset rectification costs cover – limit of indemnity	<p>£ 250,000.00</p> <p>each and every claim or series of claims and in the aggregate including defence costs, being part of and not in addition to the Policy limit of liability</p>
Regulatory defence and penalty costs cover – Limit of indemnity	<p>£ 250,000.00</p> <p>each and every claim or series of claims and in the aggregate including defence costs, being part of and not in addition to the Policy limit of liability</p>

Public relations costs cover – Limit of indemnity	£ 100,000.00	each and every claim or series of claims and in the aggregate including defence costs, being part of and not in addition to the Policy limit of liability
Forensics costs cover – Limit of indemnity	£ 250,000.00	each and every claim or series of claims and in the aggregate including defence costs, being part of and not in addition to the Policy limit of liability
Credit monitoring costs cover – Limit of indemnity	£ 250,000.00	each and every claim or series of claims and in the aggregate including defence costs, being part of and not in addition to the Policy limit of liability
Cyber extortion cover – Limit of indemnity	£ 250,000.00	each and every claim or series of claims and in the aggregate including defence costs, being part of and not in addition to the Policy limit of liability
Cyber business interruption cover	Insured	
	Limit of indemnity	£ 250,000.00
		each and every claim or series of claims and in the aggregate including defence costs, being part of and not in addition to the Policy limit of liability
	Time excess (waiting period):	6 hours
	Maximum indemnity period:	3 months
Social Engineering Fraud		Not Insured
Terrorism		Not Insured

Crime sections	Not Insured
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Endorsements attaching to this policy:		
Policy	Endorsement number	Endorsement wording

Data Issued: 28/09/2018
