

PACKAGE+ CONTRACTORS' SCHEDULE

| | | | |
|-----------------------------|--|----------------------------------|-----------------------------|
| Policy Number: | 10279787 | Policy Wording Reference: | PRAC0721 |
| Period of Insurance: | From: 31 st March 2022 | To: | 30 th March 2023 |

both days inclusive at the mailing address of the **Insured**

Contract Parties

| | | | |
|-----------------------------|---|--------------------------------|--|
| Insurer: | CNA Insurance Company Limited (company registered number 950) Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (firm reference number 202777) | | |
| Registered Address: | 13th Floor, 20 Fenchurch Street, London, EC3M 3BY | | |
| | Telephone: +44 (0)20 7743 68 | Facsimile: +44 (0)20 7743 6801 | |
| Insured: | Magic Man Limited | | |
| Address | 15 & 17 Gordon Road, Portslade, Brighton | | |
| | | Post Code: BN41 1GL | |
| Subsidiary Companies | None | | |
| Business: | Hard surface repairs refurbishment maintenance and interior fit out | | |

Contact Details

| | |
|------------------------|--|
| Broker Name: | Arthur J Gallagher Insurance Brokers Ltd |
| Broker Address: | AMP House, Dingwall Road, Croydon |
| Issue Office: | London |

Claim Notification:

CNA Insurance Company Limited
20 Fenchurch Street
London
EC3M 3BY
Property Claims: claimsukproperty@cna Hardy.com
Casualty Claims: claimsukcasualty@cna Hardy.com

| | |
|------------------|-----|
| Currency: | GBP |
|------------------|-----|

PREMIUM AND TAX

| | | | | | | | | |
|--|-----|-----------|-------------|-----|----------|-----------------------|-----|-----------|
| Annual Premium including Terrorism: | GBP | 38,297.00 | IPT: | GBP | 4,595.64 | Total Premium: | GBP | 42,892.64 |
|--|-----|-----------|-------------|-----|----------|-----------------------|-----|-----------|

| | | | | | | | | |
|----------------------------------|-----|-------------|-------------|-----|--|-----------------------|-----|--|
| Annual Terrorism Premium: | GBP | Not Insured | IPT: | GBP | | Total Premium: | GBP | |
|----------------------------------|-----|-------------|-------------|-----|--|-----------------------|-----|--|

| | | | | | | | | |
|-----------------------------------|-----|-----------|-------------|-----|----------|-----------------------|-----|-----------|
| Premium for Policy Period: | GBP | 38,297.00 | IPT: | GBP | 4,595.64 | Total Premium: | GBP | 42,892.64 |
|-----------------------------------|-----|-----------|-------------|-----|----------|-----------------------|-----|-----------|

| | |
|-------------------------------|--------------------|
| Insurer Participation: | 100% share of risk |
|-------------------------------|--------------------|

PREMIUM BREAKDOWN

| Section | Premium (GBP) |
|---|----------------------|
| Section - Employers' Liability | 19,232.25 |
| Section - Public and Products Liabilities | 10,831.00 |
| Section - Contractors All Risks | 3,606.25 |
| Section - Property And Business Interruption Ex-Terrorism | 4,627.50 |
| Section - Terrorism | Not Insured |

| |
|---|
| Declared Exposures and Information Supplied |
| Sums Insured & Estimates are based on the submission dated 9 th February 2022: |

OPERATIVE SECTIONS OF COVER

The Sections of this Policy shall only be operative where indicated below. If a Section is not operative, it is of no effect and cover will not be granted under it.

| Section | Operative (Yes/No) | Territorial Limits |
|---|--------------------|---|
| Section – Employers' Liability | Yes | Worldwide exc USA / Canada |
| Section – Public & Products Liability | Yes | Worldwide |
| Section - Contractors All Risks | Yes | United Kingdom |
| Section – Contractors JCT | No | United Kingdom |
| Section – Property Damage (All Risks) | Yes | United Kingdom |
| Section – Business Interruption | Yes | United Kingdom |
| Section – Goods In Transit (Own Goods) | Yes | United Kingdom |
| Section – Money | No | United Kingdom |
| Section – Computer Breakdown | No | United Kingdom |
| Section – Terrorism | No | United Kingdom |
| Terrorism Wrap | No | United Kingdom |
| Section - Cyber | Yes | Worldwide exc USA / Canada |
| Section – Event Cancellation | Yes | United Kingdom |
| Section – Abduction and Extortion | Yes | Worldwide (Excluded Territories) |
| Section – Confiscation and Deprivation | Yes | Worldwide (Excluded Territories) |
| Section – Employee Fidelity | No | United Kingdom |
| Section - Directors and Officers | No | Worldwide exc USA / Canada |
| Section - Specified Legal Expenses | Yes | United Kingdom |
| Section – Media Management Crisis Costs | Yes | As per applicable section |

Special Extension applicable to all operative sections

| Claims preparation costs | |
|--|--------|
| Specified Claim for an amount in total that is between £0 and £ 250,000 both amounts inclusive | 0 |
| Specified Claim for an amount in total that is between £ 251,000 and £ 500,000 both amounts inclusive | 25,000 |
| Specified Claim for an amount in excess of £ 500,000 | 50,000 |

| SECTION - EMPLOYERS' LIABILITY | Limit of Liability | |
|--|---------------------------|---|
| Employers' Liability | 10,000,000 | any one Occurrence |
| Including Sub-Limits of Liability | | |
| Corporate Manslaughter | 1,000,000 | any one Prosecution and in the Annual Aggregate |
| Statutory Defence Costs | 1,000,000 | any one Prosecution and in the Annual Aggregate |
| Section 100% Deposit Premium | 19,232.25 | |
| Section 100% Minimum Premium | 19,232.25 | |

| SECTION – PUBLIC AND PRODUCTS LIABILITY | Limit of Liability | |
|---|---------------------------|--|
| Maximum limit of Liability Any One Occurrence for all claims other than arising out of Products or Pollution | 10,000,000 | any one Occurrence |
| Maximum limit of Liability Any One Occurrence and in the Annual Aggregate for all claims arising out of Products | 10,000,000 | any one Occurrence and 20,000,000 in the Aggregate |
| Maximum limit of Liability Any One Occurrence and in the Annual Aggregate for all claims arising out of Pollution | 10,000,000 | any one Occurrence and in the Aggregate |
| Including Sub-Limits of Liability | | |
| Asbestos Accidental Discovery | 1,000,000 | any one Claim and in the Annual Aggregate inclusive of Defence Costs and Expenses |
| Financial Loss | 250,000 | any one Claim and in the Annual Aggregate inclusive of Defence Costs and Expenses |
| Pollution clean-up costs | 1,000,000 | any one Occurrence and in the Annual Aggregate inclusive of Defence Costs and Expenses |
| Corporate Manslaughter | 1,000,000 | any one Prosecution and in the Annual Aggregate |
| Statutory Defence Costs | 1,000,000 | any one Prosecution and in the Annual Aggregate |
| Legionella | 1,000,000 | any one Occurrence and in the Annual Aggregate inclusive of Defence Costs and Expenses |

| | | |
|--|------------------------------|---|
| Combined single limit for the Public, Products and Pollution liability sections | 10,000,000 | any one insured event except for Section – Products liability which is twice the Combined Single Limit |
| Asbestos Accidental Discovery Retroactive Date | 8 th January 2018 | |
| Financial Loss Retroactive Date | 8 th January 2018 | |
| Section 100% Deposit Premium | 10,831 | |
| Section 100% Minimum Premium | 10,831 | |

Conditions Applicable to ‘Public and Products Liability’

| Conditions | Operative (Yes/No) |
|---|--|
| Application of Heat away from Premises | Yes |
| Underground Services | Yes |
| Bona Fide Sub-Contractors Insurance Check | Yes - to a limit of indemnity of 2,000,000 |
| Inadvertent Failure | Yes |

| SECTION – CONTRACTORS ALL RISKS | Limit of Liability | |
|--|--|------------------------------|
| Contract Works | 1,000,000 | any one Occurrence |
| Maximum Contract Period | 3 months | |
| Including sub-limits of liability | | |
| Maximum Sum Insured for all claims arising from any one Occurrence | 1,000,000 | |
| Sum Insured for Personal Effects | NIL per employee | |
| Sum Insured for Additional Construction Costs | 10% of the original Contract Price or 100,000 whichever is the lesser | |
| Sum Insured for Debris Removal | 10% of the Maximum Sum Insured for this Section or 25,000 whichever is the greater | |
| Sum Insured for Expediting Expenses | The lesser of 25% of the Contract Price and 100,000 | |
| Sum Insured for Fly Tipping | 5,000 | |
| Sum Insured for Public Authorities | 10% of the Maximum Sum Insured for this Section | |
| Sum Insured for Professional Fees | 15% of the Maximum Sum Insured for this Section | |
| Sum Insured for Own Plant | Nil | |
| Sum Insured for Temporary Buildings | Nil | |
| Maximum Value Any One Item for Own Plant | Nil | |
| Maximum Value Any One Item for Plant Hired | 50,000 | |
| Sum Insured for Incidental Hiring of Plant | 50,000 | |
| Sum Insured for Own Hire Costs | 25,000 | |
| Sum Insured for Free Loan Plant Hired | Own Plant Maximum Value any one item Limit | |
| Sum Insured for Plant Hired- Negligent Breakdown and Hire Charges | 50,000 | |
| Sum Insured for Show Houses, Flats and Offices | 500,000 | |
| Sum Insured for the contents of Show Houses, Flats and Offices | 50,000 | |
| Sum Insured for Replacement of Locks | 500 | |
| Sum Insured for Valuable Papers, Plans and Documents | The lesser of 1% of the Maximum Sum Insured for this Section and 50,000 | |
| Sum Insured for Offsite Storage | 250,000 | |
| Sum Insured Defective Design Value | 10,000 | |

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|------------------------------|----------------|
| Territorial limits: | United Kingdom |
| Section 100% Deposit Premium | 3,606.25 |
| Section 100% Minimum Premium | 3,606.25 |

| | | |
|--|---------------------------|---|
| SECTION – CONTRACTORS JCT – Not Operative | Limit of Liability | |
| Contractors JCT | NIL | any One Occurrence and in the Annual Aggregate |

| SECTION – PROPERTY DAMAGE (ALL RISKS) – | | | | |
|--|--|--|----------------------------|--------------------|
| Location | Description | Property Insured “R” | Declared Value | Sum Insured |
| 1 | 15 & 17 Gordon Road, Portslade, Brighton, Sussex, BN41 1GL | Buildings | | |
| | | Day one condition operative (Y/N) | | |
| | | Percentage uplift % | | |
| | | Contents | ® 150,000 | 172,500 |
| | | Day one condition operative (Y) | | |
| | | Percentage uplift 15% | | |
| | | Stock | | 200,000 |
| | | Tenants Improvements | ® 400,000 | 460,000 |
| | | Computer Equipment | ® 50,000 | 57,500 |
| | | Contents & Stock – Situate Unit 4 Eastleigh Works, Campbell Road, Eastleigh | Contents ® 50,000 Stock | 57,500 50,000 |
| | | Miscellaneous – Laptops, mobile phones and machinery-Anywhere in the World | | 40,000 |

| Location | Description | Property Insured “R” | Declared Value | Sum Insured |
|-----------------|--|-----------------------------------|-----------------------|--------------------|
| 2 | All Port Cruise Services Hialeah Facility 1050 East 9th St Hialeah Florida 33010 United States of America | Buildings | | |
| | | Day one condition operative (Y/N) | | |
| | | Percentage uplift % | | |
| | | Contents | ® 50,000 | 57,500 |
| | | Day one condition operative (Y) | | |
| | | Percentage uplift 15% | | |
| | | Stock | | |
| | | Rent Payable | | |

| Extensions | Sub-Limit | |
|---|---|---|
| Arson, theft and criminal acts reward costs | 50,000 | any one Occurrence |
| Contents – computer records | 250,000 | any one Occurrence |
| Business trips – baggage | 2,500 per person 10,000 per event 50,000 in the aggregate | any one Occurrence and in the aggregate |
| Capital additions, alterations and improvements | 1,000,000 or 10% of the total Sum Insured in the aggregate, whichever is the lesser | any one premises |
| Debris removal | Full Limit | any one Occurrence |
| Deterioration of stock | 5,000 but 25,000 in the aggregate | any one Occurrence |
| Drain clearance | Full Limit | any one Occurrence |
| European Union and public authorities | 1,000,000 | any one Occurrence |
| Exhibition and trade shows | 100,000 | any one Occurrence and in the aggregate |
| Expediting costs | 250,000 | any one Occurrence |
| Fire Brigade / Emergency Services damage | 100,000 | any one Occurrence |
| Firefighting expenses | 100,000 | any one Occurrence |
| Fixed glass | | |
| Plain glass | 50,000 | any one Occurrence |
| Special / decorative glass | 10,000 | any one Occurrence |
| Fly tipping | 5,000 | any one Occurrence |
| Incompatibility of Computer Records | 50,000 | any one Occurrence and in the Aggregate |
| Inadvertent omission to insure | 2,000,000 | any one Occurrence and in the aggregate |
| Leased premises difference in conditions / difference in limits | 250,000 | any one Occurrence |
| Loss of metered utilities | 25,000 but 50,000 in the aggregate | any one Occurrence |
| Loss prevention | 100,000 or 10% of the total Sum Insured in the aggregate, whichever is the lesser | any one Occurrence |
| Property at unspecified locations | 250,000 | any one Occurrence |

| | | |
|--|--|--|
| Replacement locks | 10,000 | any one Occurrence |
| Specified property (within the Territorial Limits) | | |
| A. | • | any one Occurrence |
| B. | • | any one Occurrence |
| Temporary boarding up | 100,000 | any one Occurrence |
| Temporary removal | 100,000 or 15% of the total Sum Insured in the aggregate, whichever is the greater | any one Occurrence |
| Temporary removal of documents (subject to sub-limit of £500 per document) | 50,000 or 15% of the total Sum Insured in the aggregate, whichever is the greater | any one Occurrence |
| Theft damage to buildings | 50,000 | any one Occurrence |
| Trace and access | 100,000 | any one Occurrence |
| Trees, shrubs, plants or lawns | 25,000 | any one Occurrence |
| Undamaged tenants improvements | 100,000 | any one Occurrence |
| Unspecified Works of Art | 25,000 | any one Occurrence and in the aggregate |

| SECTION – BUSINESS INTERRUPTION – | | | | |
|--|--|--|---------------------------------|--------------------|
| Item | | Description | Maximum Indemnity Period | Sum Insured |
| 1 | 15 & 17 Gordon Road, Portslade, Brighton, Sussex, BN41 1GL | Gross Profit | | |
| | | Declaration linked condition (Operative) | | |
| | | Percentage uplift % | | |
| | | Additional Expenditure | 12 | 250,000 |
| | | Outstanding Debit Balances | | |
| | | Rent Receivable | | |

| Extensions | | | |
|--|---------------------------------|--|--|
| | Maximum indemnity period | Sub-Limit | |
| Accountants fees | 12 months | 10,000 | any one Occurrence and in the aggregate |
| Contractual penalties | 3 months | 10,000 | any one Occurrence |
| Denial of access | 3 months | 250,000 | any one Occurrence |
| Denial of access – non damage | 12 months | 250,000 | any one Occurrence |
| Infestation, murder and defective sanitation | 12 months | 1,000,000 | any one Occurrence and in the aggregate |
| Interdependency | | 5,000,000 or the Sum Insured whichever the lesser | any one Occurrence and in the aggregate |
| Loss of attraction | 3 months | 100,000 | any one Occurrence and in the aggregate |
| Property stored | 12 months | 100,000 | any one Occurrence |
| Property in transit | 3 months | 10,000 | any one Occurrence |
| Public utilities – providers’ premises | 12 months | 250,000 | any one Occurrence |
| Public utilities – terminal ends | 12 months | 1,000,000 | any one Occurrence |
| Specified customers’ premises | 12 months | 0 | any one Occurrence |
| Insert name and address(es) | | | |
| Unspecified customers’ premises | 3 months | 250,000 | any one Occurrence and in the aggregate |
| Specified suppliers’ premises | 12 months | 0 | any one Occurrence |
| Insert name and address(es) | | | |
| Unspecified suppliers’ premises | 3 months | 250,000 | any one Occurrence and in the aggregate |

Conditions Applicable To “Section – Property Damage” and “Section – Business Interruption”

| Conditions | Operative (Yes/No) |
|---|---------------------------|
| Fire alarms | No |
| Fire extinguishment – automatic sprinkler installations | No |
| Intruder alarm systems – applicable to “Section – Property” and “Section - Money” | Yes |

Special Extension Applicable To “Section – Property Damage” and “Section – Business Interruption”

| | |
|------------|---------------------------|
| | Operative (Yes/No) |
| Subsidence | Yes |

| SECTION - GOODS IN TRANSIT (OWN GOODS) | | |
|--|--------------------|---------------------------|
| | Sum Insured | |
| Any one consignment by Vehicle(s) owned or operated by the Insured | 6,000 | any one Occurrence |
| Any one postal package | Nil | any one Occurrence |
| Any one consignment by rail or Vehicle(s) not owned or operated by the Insured | 6,000 | any one Occurrence |
| Extensions | | |
| Clothing and personal effects | Nil | any one Occurrence |
| Tarpaulins sheets ropes | Nil | any one Occurrence |
| Tools and travellers samples (Maximum £2,500 any one Vehicle) | 212,500 | any one Occurrence |

| SECTION – COMPUTER BREAKDOWN | | |
|---|---------------------------------|---|
| Property Insured | | Sum Insured |
| Computer Equipment | | 250,000 reduced to 50,000 where no maintenance contract is in place |
| | Maximum indemnity period | Sub-Limit |
| Additional expenditure – prevention | 3 months | 100,000 |
| Additional expenditure – recompiling data | 3 months | 100,000 |
| Costs – incompatibility of computer records | 3 months | 50,000 |
| Additional rental | N/A | 50,000 |
| Gross revenue | 3 months | 250,000 |

| SECTION – TERRORISM – Not Operative | |
|---|---|
| | Sum Insured |
| All property situated in England, Scotland and Wales as specified under the “Section – Property Damage”, “Section – Business Interruption”, “Section – Money”, “Section - Good in Transit”, “Section – Computer Breakdown” and Section - Contractors All Risks” | Sums Insured are as detailed in “Section – Property Damage”, “Section – Business Interruption”, “Section – Money”, “Section - Good in Transit”, “Section – Computer Breakdown” and Section - Contractors All Risks” |

| | |
|---|---------|
| SECTION – CYBER | |
| Maximum Policy Limit being the maximum the Insurer will pay for all claims, losses and expenses during the Policy Period under this Policy for both Section - First Party Cyber, Technology And Communications Damage and Section – Third Party Cyber Liability, regardless of the number of claims or insuring coverages involved. | 100,000 |

| | | |
|--|--------------------|--|
| First Party Cyber, Technology And Communications Damage | | |
| Section Limits and Sub-limits | Sum Insured | |
| Cyber Loss or Damage | 100,000 | any one Claim in the aggregate inclusive of Defence costs and Expenses |
| Business Interruption and Extra Expense | 100,000 | any one Claim in the aggregate inclusive of Defence costs and Expenses |
| Telephone Hacking | 5,000 | any one Claim in the aggregate inclusive of Defence costs and Expenses |
| Notification Expenses | 100,000 | any one Claim in the aggregate inclusive of Defence costs and Expenses |

| | | |
|--------------------------------------|------------------------------|--|
| Third Party Cyber liability | | |
| Section Limits and Sub-limits | Limits of Liability | |
| Cyber Media liability | 100,000 | any one Claim in the aggregate inclusive of Defence costs and Expenses |
| Privacy liability | 100,000 | any one Claim in the aggregate inclusive of Defence costs and Expenses |
| Breach of Confidentiality liability | 100,000 | any one Claim in the aggregate inclusive of Defence costs and Expenses |
| Cyber Security liability | 100,000 | any one Claim in the aggregate inclusive of Defence costs and Expenses |
| Mitigation Costs | 10,000 | Any one Claim in the aggregate |
| Retroactive date | 8 th January 2018 | |

CNA Hardy Additional Services

CNA Hardy has arranged an integrated data breach response service utilising leading providers for your benefit. This service provide a “one stop shop” for the full range of services required to manage, investigate, resolve, and recover from a data security breach. This includes CNA Hardy’s service partners which include lawyers, cyber consultants, forensic consultants, credit monitoring providers and public relations consultants. For full details please refer to the CNA Hardy ReSecure brochure accompanying your policy document.

To request assistance under the CNA Hardy Insurance ReSecure service please:

| | |
|--|--------------------|
| In the event of an emergency breach response need, please call 24/7: | 0203 060 6800 |
| Non-Urgent communications can be emailed to: | resecure@rpc.co.uk |

| | | |
|-------------------------------------|---------------------------|--|
| SECTION - EVENT CANCELLATION | | |
| | Limit of Liability | |
| Event Cancellation | 25,000 | any one Occurrence and in the aggregate |

| | | |
|--|---------------------------|--|
| SECTION - ABDUCTION AND EXTORTION | | |
| | Limit of Liability | |
| Abduction and Extortion | 25,000 | any one Occurrence and in the aggregate |

| | | |
|---|---------------------------|--|
| SECTION - CONFISCATION AND DEPRIVATION | | |
| | Limit of Liability | |
| Confiscation and Deprivation | 25,000 | any one Occurrence and in the aggregate |

| | | |
|---|---------------------------|--|
| SECTION – SPECIFIED LEGAL EXPENSES | | |
| | Limit of Liability | |
| Specified Legal Expenses | 50,000 | any one Occurrence and in the aggregate |

CNA Hardy legal Helpline

The insurance provided by this Section is extended to include reasonable use and access (being no more than three calls per month of 30 (thirty) minutes in duration each) to a legal advice helpline provided by the Insurer’s Selected Legal Adviser.

The Legal Advice Helpline is available during office hours Monday to Friday on: 020 70294295

The Legal Advice Helpline, provides general legal advice, without any fee for the call, on legal issues including:

1. Health & Safety Law
2. Employment Law
3. Product Liability*
4. Commercial Contracts*
5. Environmental Law*
6. Insolvency and debt recovery*
7. Business disputes*
8. Jurisdictional Issues*

*Please note these areas are not covered for any claim under this Section, and as such any legal advice provided through the Legal Advice Helpline is purely for information purposes


No advice given through the Legal Advice Helpline shall be binding on the **Insurer** or this **Policy**, and no advice will be given in relation to any coverage issue relating to the application of this **Policy** or dispute with the **Insurer**.

| SECTION – MEDIA MANAGEMENT CRISIS COSTS | | |
|--|---------------------------|--|
| | Limit of Liability | |
| Media management crisis costs | 50,000 | any one Occurrence and in the aggregate |

| EXCESS OR DEDUCTIBLES | | | |
|--|-----------------------------|---------------------------------------|---------------------------|
| Any applicable Deductible, Excess or Time Excess will apply in respect of any one occurrence unless otherwise stated | | | |
| Section | Excess or Deductible | Amount | |
| Employers' Liability | Excess | NIL | |
| Public / Products Liability Bodily Injury | Excess | 0 | any one Claim |
| Public / Products Liability Damage to Property | Excess | 1,000 | any one Claim |
| Public / Products Liability Any Heat/Underground Services or Water Damage | Excess | 2,500 | any one Claim |
| Public/Products Liability – Occurring in and Exports to USA/Canada | Excess | 5,000 | any one Claim |
| Public / Products Liability Asbestos Accidental Discovery | Excess | 5,000 | any one Claim |
| Public / Products Liability Financial Loss | Excess | 5,000 or 10% whichever is the greater | any one Occurrence |
| Contractors All Risks | Excess | 1,000 | any one Claim |
| Theft to/involving the Contract Works | Excess | 1,000 | any one Claim |

| | | | |
|--|--------------------|---------------------------------------|---------------------------|
| Malicious Damage to/involving the Contract Works | Excess | 1,000 | any one Claim |
| Fly Tipping at/involving/from the Contract Works | Excess | 500 | any one Claim |
| for any other loss at/involving/from the Contract Works | Excess | 1,000 | any one Claim |
| Personal Effects and Replacement of Locks | Excess | NIL | any one Claim |
| Property | Deductible | 1,000 | any one Occurrence |
| Subsidence | Deductible | 2,500 | any one Occurrence |
| Flood | Deductible | 1,000 | any one Occurrence |
| Deterioration of stock | Time Excess | 30 | minutes |
| Specified Items | Deductible | 250 | any one Occurrence |
| Business interruption | Deductible | NIL | any one Occurrence |
| Loss of attraction | Time Excess | 7 | days |
| Public utilities – providers’ premises | Time Excess | 24 | hours |
| Denial of access | Time Excess | 6 | hours |
| Denial of access – non damage | Time Excess | 12 | hours |
| Public utilities – terminal ends | Time Excess | 12 | hours |
| Goods in transit | Deductible | 100 | any one Occurrence |
| Computer breakdown | Deductible | 1,000 | any one Occurrence |
| | Time Excess | 24 | hours |
| First Party Cyber, Technology And Communications Damage | Excess | 5,000 or 10% whichever is the greater | any one Occurrence |
| Business Interruption and Extra Expense | Time Excess | 12 | hours |
| Third Party Cyber liability | Excess | 5,000 or 10% whichever is the greater | any one Occurrence |
| Terrorism | Deductible | Not Insured | any one Occurrence |
| Event Cancellation | Excess | 1,000 | any one Claim |
| | | | |

| | | | |
|-------------------------------|-------------------|--|--|
| Abduction and Extortion | Excess | 1,000 | any one Claim |
| Confiscation and Deprivation | Excess | 1,000 | any one Claim |
| Specified Legal Expenses | Excess | 1,000 | any one Claim |
| | Deductible | 25% co-insurance | for the amount in excess of GBP 10,000 |
| Media Management Crisis Costs | Excess | 10% co-insurance or 2,500 whichever is the greater | any one Occurrence |

| | | |
|--|--|-----------------------------|
|  Jalil Rehman Chief Executive Officer | | 18 th March 2022 |
| Authorised Signatory of the Insurer | | Date |

Appendix A – TAX ALLOCATIONS (APPLICABLE TO ALL SECTIONS)

| Item | Country | Premium | Tax % | Tax amount |
|------|----------------|---------|-------|------------|
| 1 | United Kingdom | 38,297 | 12 | 4,595.64 |

Appendix B – SCHEDULE OF INSURERS (APPLICABLE TO ALL SECTIONS)

| Item | Name of Insurer | % Participation |
|------|-------------------------------|-----------------|
| 1 | CNA Insurance Company Limited | 100 |

Appendix C – ENDORSEMENTS (APPLICABLE TO SECTIONS AS SPECIFIED)

| Endorsements Applicable | | |
|-------------------------|---|-----------------------------|
| Endorsement No | Endorsement Title (for full text see Appendix at end of Schedule) | Sections Applicable To: |
| 1. | Temporary Work Overseas | Employers Liability |
| 2. | Trade Exclusions | Public & Products Liability |
| 3. | N American Exports | Public & Products Liability |
| 4. | Perils Restriction – USA | Property Damage |
| 5. | Cyber And Data (incorporating LMA5400) | Policy |

Endorsement

| | |
|------------------------|-------------------------|
| Endorsement reference: | ZCAZZZ1217 |
| Endorsement title: | Temporary Work Overseas |
| Endorsement type: | Inclusion |
| Endorsement Number: | Endorsement No 1 |

The 'Employers' Liability Territorial Limits' part 2 is deleted and replaced with the following:

Employers' Liability Territorial Limits

2. Elsewhere in the world for temporary visits arising out of the **Business** by **Directors** or **Employees** ordinarily resident in the **United Kingdom**.

Endorsement

| | |
|-----------------------------------|------------------------------|
| Endorsement reference: | ZCAAAH0515 |
| Endorsement title: | Trade Exclusions |
| Endorsement type: | Exclusion |
| Endorsement Number: | 3 |
| Endorsement Effective Start Date: | 8 th January 2019 |

In respect of the Public and Products Liability Section the 'Trade Exclusion' Clause is deleted and replaced with the following:

- a. work, at, in, on or upon:
 - i) aircraft, satellites, spacecraft or aero spatial devices or craft; and
 - ii) runways, ports or dock and/or ancillary areas to which aircraft, satellites, spacecraft or aero spatial devices and marine and ocean going vessels or craft have access.
- b. work, at, in, on or upon:
 - i) blast furnaces, collieries, gas works, mines, oil refineries, power stations, pylons, reservoirs, steeple towers or viaducts;
 - ii) tunnels or bridges;
 - iii) storage tanks or vessels for bulk oil, gas or chemicals.
- c. work involving:
 - i) quarrying, blasting, diving operations, dam construction, water diversion or work at or behind dams;
 - ii) explosives, tunnelling or deliberate de-watering;
 - iii) demolition, except demolition of buildings or part buildings when such work forms part a contract of repair, reconstruction or alteration undertaken by the **Insured**, and /or of structures other than buildings which are less than four (4) meters in height and do not form part of any building.

| Endorsement | |
|------------------------------------|-----------------------------|
| Endorsement Reference: | ZPRZZZ1117 |
| Endorsement Title: | North American Exports |
| Endorsement Type: | Inclusion |
| Endorsement Number: | Endorsement No 4 |
| Endorsement Effective Date: | 31 st March 2021 |

Notwithstanding anything to the contrary within the policy, and solely for the purposes of this endorsement, the following clause is incorporated into and forms part of the Extensions of the Section – Public and Products Liability of the **Policy**.

North American Exports Extension

The **Insurer** shall indemnify the **Insured** in respect of **Products** exported to the United States of America or Canada or territories within their jurisdiction, provided that:

1. the maximum limit of liability for any one **Occurrence** in the annual aggregate shall not exceed GBP 10,000,000;
2. the **Insurer** shall not be liable for any punitive, exemplary, or multiple damages; and
3. the **Insurer** shall not be liable in respect of any loss based on, arising out of or in any way connected to liability which is assumed by the **Insured** by contract or agreement unless such liability would have attached in the absence of such agreement.

For the purposes of this endorsement, item 1. within the 'Products' is hereby deleted and shall not apply.

| Endorsement | |
|------------------------------------|-----------------------------|
| Endorsement Reference: | ZPRPEE0620 |
| Endorsement Title: | Perils Restriction - USA |
| Endorsement Type: | Exclusion |
| Endorsement Number: | Endorsement No 5 |
| Endorsement Effective Date: | 31 st March 2021 |

The following forms part of the 'Exclusions' to 'Section – Property Damage (All Risks)' to this Policy

Perils Restriction for United States of America

The **Insurer** shall not be liable for **Damage** directly or indirectly caused by or occasioned by or arising from the **Defined Peril** of lightning in respect of the Premises situate Hialeah Facility, 1050 East 9th Street, Hialeah, Florida 33010 United States of America. .

| | |
|------------------------------------|--|
| Endorsement | |
| Endorsement Reference: | ZPRCY11221 (Package Plus Contractors Policy) |
| Endorsement Title: | Cyber And Data (incorporating LMA5400) |
| Endorsement Type: | Exclusion |
| Endorsement Number: | Endorsement No 5 |
| Endorsement Effective Date: | 31 st March 2022 |

For the avoidance of doubt the provisions set forth in this endorsement shall have primacy and take precedence over any term stated in the Policy, irrespective of any terms stated in the Policy which may ordinarily suggest otherwise. In the event of any conflict the stated position and terms of this Endorsement shall take precedence over the Policy.

The 'Property Extensions' of this policy is amended to delete in its entirety the clause titled 'Computer Records Extension'. However the Sub Limit, stated in the Schedule for Contents- Computer Records shall be the maximum the **Insurer** shall pay arising for the cost to repair or replace the **Data Processing Media** itself plus the costs of copying the **Data** from back-up or from originals of a previous generation set forth in clause 3 of the Property & BI Cyber And Data clause below.

The 'Policy Exclusions' of this policy is amended to delete in its entirety the clause titled 'Electronic Data'.

The 'Contractors All Risks Section Exclusions' of this policy is amended to delete in its entirety the clause titled 'Electronic Data'.

The following Exclusion is incorporated into and forms part of both the 'Contractors All Risks Section Exclusions' and the 'Excluded Causes For Sections Property, Business Interruption And Goods In Transit', such clause is applicable to the Property and Business Interruption Sections only, the 'Policy Exclusion- Cyber' shall apply to the Goods In Transit section.

Property & BI Cyber And Data

- 1 This **Policy** or any endorsement thereto excludes any:
 - a. **Cyber Loss**, unless subject to the provisions of paragraph 2;
 - b. loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any **Data**, including any amount pertaining to the value of such **Data**, unless subject to the provisions of paragraph 3;

regardless of any other cause or event contributing concurrently or in any other sequence thereto.
- 2 Subject to all the terms, conditions, limitations and exclusions of this **Policy** or any endorsement thereto, this **Policy** covers physical loss or physical damage to **Property Insured** under this **Policy** caused by any ensuing fire or explosion which directly results from a **Cyber Incident**, unless that **Cyber Incident** is caused by, contributed to by, resulting from, arising out of or in connection with a **Cyber Act** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **Cyber Act**.
- 3 Subject to all the terms, conditions, limitations and exclusions of this **Policy** or any endorsement thereto, should **Data Processing Media** owned or operated by the **Insured** suffer physical loss or physical damage insured by this **Policy**, then this **Policy** will cover the cost to repair or replace the **Data Processing Media** itself plus the

costs of copying the **Data** from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling the **Data**. If such media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank **Data Processing Media**. However, this **Policy** excludes any amount pertaining to the value of such **Data**, to the **Insured** or any other party, even if such **Data** cannot be recreated, gathered or assembled.

- 4 In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
- 5 This endorsement supersedes and, if in conflict with any other wording in the **Policy** or any endorsement thereto having a bearing on **Cyber Loss, Data** or **Data Processing Media**, replaces that wording.

Definitions

Cyber Loss

means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any **Cyber Act** or **Cyber Incident** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **Cyber Act** or **Cyber Incident**.

Cyber Act

means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer System**.

Cyber Incident

means:

1. any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer System**; or
 2. any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **Computer System**.
-

Computer System

Means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the **Insured** or any other party.

Data

means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **Computer System**.

Data Processing Media

means any property insured by this **Policy** on which **Data** can be stored but not the **Data** itself.

The 'Policy Exclusions' of this policy is amended to delete in its entirety the clause titled 'Cyber' and insert the following:

Cyber

The **Insurer** shall not be liable 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**.

However, for any claims brought under Section Public, Products or Pollution liability only, this Exclusion shall not apply in respect of any actual or alleged liability for and/or arising out of:

- a. any ensuing third party **Bodily Injury** (but this shall not include standalone mental injury, mental anguish or mental disease which is not resultant or arising from or in connection with a physical injury, death illness, or disease); or
- b. any ensuing **Damage** to or destruction of third party property;

resulting from or arising out of a **Cyber Occurrence** or a **Cyber Incident**.

This exclusion will not apply to the GDPR Defence Costs Clause of the Extensions To Public, Products And Pollution Liability Sections and the following sections: Section- Employers' Liability, Section – Property Damage (all Risks), Section – Business Interruption, Section- Contractors All Risks and Section Cyber.

The 'Extensions To Public, Products And Pollution Liability Sections' of this policy is amended to delete in its entirety the clause titled 'GDPR Defence Costs' and insert the following:

GDPR Defence Costs

The **Insurer** shall indemnify the **Insured** in respect of the **Insured's** legal liability to an **Employee** under the General Data Protection Regulation (EU) 2016/679 dated 27 April 2016 ("GDPR") to pay:

1. compensation in respect of damage or distress as described in Article 82 of the GDPR, including claimants' costs and expenses and prosecution costs awarded against the **Insured**; and
2. **Defence Costs and Expenses** in connection with a prosecution brought under Sections 108 - 110 of the Digital Economy Act 2017, provided that:

the alleged offence was committed or alleged to have been committed during the **Period of Insurance** and in the course of the **Insured's** business and the **Insured** has paid the fees in accordance with the terms of the Digital Economy Act 2017 and has taken all reasonable care to comply with the requirements of the GDPR.

The **Insurer's** liability under this extension, is subject to a sub-limit of GBP1,000,00 any one **Claim** and in the aggregate or such other limit as specified in the **Schedule**.

However, this Extension shall not apply in respect of:

- a. the payment of fines or penalties; or
- b. the costs of replacing, reinstating, rectifying or erasing, blocking or destroying any personal data; or
- c. liability arising from or caused by a fraudulent, dishonest, deliberate or intentional act or omission by any **Employee** or any person eligible for indemnity under this Extension, the result of which could reasonably have been expected by any **Employee** or any person eligible for indemnity under this Extension having regard to the nature and circumstances of such act or omission;
- d. liability arising from the recording processing or provision of data or personal data for reward or to determine the financial status of any person;
- e. legal liability where indemnity is provided by any other insurance.