

MASTER SCHEDULE

Policy Number	UC TSR 5563291
Schedule Number	2019 - 3 - 50321
Broker	Jelf Insurance (Worcester Apex) (UC5953)
Named Insured	Blackmore Computers Limited & Ricotech Limited Trading As Blackmore Ricotech
Postal Address	Chitterne Dairy Warminster BA12 0LN
Business	Secure Information Technology Asset Disposal & Recycling
Period of Insurance	A) EFFECTIVE FROM 12th March 2019 B) TO 30th September 2019 (Both Dates Inclusive)
Renewal Date	1st October 2019

MASTER SCHEDULE (Continued)

The following Section(s) and Optional Extension Clauses of the Policy are operative

Section(s) / Optional Extension Clauses	Premium(s)
Tech PI & Cybermedia Liability	£3,049.99
Sub Total	£3,049.99
Insurance Premium Tax	£366.00
Total	£3,415.99

Policy Wording Code 21990617

Policy Endorsement(s)

- GE121 Claims Preparation Costs (Jelf)
- GE133 Maximum Limit of Indemnity
- GE137A GDPR Amendments
- F054401 Professional Indemnity Retroactive date

An * denotes that the premium stated is a deposit premium subject to adjustment in accordance with the General Conditions

GENERAL POLICY ENDORSEMENTS

GE121 - Claims Preparation Costs (Jelf)

Attaching to and forming part of

Policy Number UC TSR 5563291

Effective Date 12th March 2018

The following amendment is made to the Policy
General Condition – Claims Preparation Costs (if any) and paragraph (f) (ii) of General Condition – Claims (Duties owed by the Insured) (if any) are deleted. The following condition is added to the General Conditions

Claims Preparation Costs

The insurance provided by the Property Damage Business Interruption Rent Computer All Risks and Computer Breakdown Sections of the Policy where operative extends to cover expenses reasonably and necessarily incurred by the Named Insured or on the Named Insured's behalf for external consultants appointed by the Named Insured acceptable and agreed by the Company for preparation presentation certification or verification of a Specified Claim

Specified Claim means a claim or series of claims in respect of an Event under one or more of the Sections stated in this general condition for an amount in total that is equal to or in excess of £25,000 excluding the costs insured by this general condition

The liability of the Company under this general condition shall not exceed:

- A. £50,000 in respect of a Specified Claim or an amount equal to 10% of the Specified Claim whichever is the lesser
- B. £100,000 in respect of all Specified Claims in any one Period of Insurance
such limits to the liability of the Company under this general condition being payable in addition to any specified sums insured or other limits stated in the Policy and not being subject to any Deductible

The Company shall not be liable under this general condition for any expense incurred in seeking to overturn decisions made by the Company regarding its liability to make any payment under this Policy or the amount of any such payment

Subject otherwise to the terms conditions and exclusions of the Policy

GENERAL POLICY ENDORSEMENTS
GE133 - Maximum Limit of Indemnity

Attaching to and forming part of

Policy Number UC TSR 5563291

Effective Date 12th March 2018

The following condition is added to the General Conditions:

Maximum Limit of Indemnity

Where any claim or claims, or any First-Party Expense as defined in the Network Security Section, arises from the same originating cause, source or event and where indemnity may be provided under:

- (a) Part B – Cybermedia Liability of the Technology Professional and Cybermedia Liability Section; and
- (b) the Network Security Section;

of this Policy, the liability of the Company in total shall not exceed the sum of the combined applicable Limits of Indemnity or £10,000,000, whichever is less, in any one Period of Insurance.

Subject otherwise to the terms conditions and exclusions of the Policy.

GENERAL POLICY ENDORSEMENTS
GE137A - GDPR Amendments

Attaching to and forming part of

Policy Number UC TSR 5563291

Effective Date 12th March 2019

The following amendments are made to the Policy:

1. For purposes of this endorsement, the following is added to the General Definitions:

GDPR

GDPR means Regulation EU 2016/679 as it forms part of the laws of England and Wales, Scotland and Northern Ireland, and any applicable legislation, act or regulation adopted to enact the provisions of that Regulation, including any equivalent or subsequent legislation, act or regulation.

2. Part (a) of General Condition Aggregate Limit of Indemnity is replaced with the following:

(a) Public and Products Liability Sections cover – Data Protection

3. The Data Protection part of General Exclusion Cyber Risk – Third Party is replaced with the following:

Data Protection

Contravention of the requirements of the GDPR which is committed or occasioned through the use of Cybermedia.

4. The Data Protection Act 1998 Cover of the Public and Products Liability Section is replaced with the following:

Data Protection

The Company will indemnify the Named Insured and at the request of the Named Insured any partner, director or Employee of the Named Insured, subject to the limit of liability stated in paragraph (e) below, in respect of their liability to pay Compensation for damage or distress only under article 82 of the GDPR, including claimants' costs and expenses in connection with that claim for Compensation, and with the written consent of the Company:

- (1) reasonable defence costs and expenses incurred, and
- (2) the reasonable defence costs incurred relating to a prosecution brought under the GDPR in relation to a claim made by any person;

Provided that:

- (a) a claim for Compensation is first made or a prosecution is first brought against the Named Insured during the Period of Insurance;

GENERAL POLICY ENDORSEMENTS

GE137A - GDPR Amendments (Continued)

- (b) the Named Insured has taken all reasonable care to comply with the requirements of the GDPR;
 - (c) the indemnity will not apply to:
 - (i) fines or penalties of any kind,
 - (ii) the cost of replacing reinstating rectifying erasing blocking or destroying data,
 - (iii) indemnify the Named Insured or any partner director or Employee of the Named Insured in respect of liability caused by or arising from a deliberate or intentional act or omission of any such party or person, the effect of which knowingly resulted in liability under the GDPR,
 - (iv) claims which arise out of circumstances notified to previous insurers or are known to the Insured and likely to give rise to indemnity under this Cover clause at the start of the Period of Insurance,
 - (v) liability for which indemnity is provided under any other insurance,
 - (vi) liability which arises as a result of the provision by the Named Insured in connection with the Business of services for the processing of data on behalf of a Third Party, or
 - (vii) liability which arises as a result of the recording or provision of data for reward or for determining the financial status of any person;
 - (d) in respect of each and every claim or claims arising from an Event under this Cover clause the Named Insured shall be liable for 10% of the cost of such claim or claims or £500 whichever is the greater; and
 - (e) the Company's limit of liability under this Cover clause shall not exceed £500,000 during any one Period of Insurance.
5. Scope of Cover 1.(f) of Part A – Technology Professional Indemnity of the Technology Professional Indemnity and Cybermedia Liability Section is replaced with the following:

Data Protection

unintentional contravention by the Insured or any Agent of the requirements of the GDPR which is committed or occasioned by the Insured or any Agent to the extent that such liability arises under Article 82 of the GDPR.

Provided that:

- (a) the Insured and Agent have taken all reasonable care to comply with the requirements of the GDPR; and
- (b) no indemnity is granted in respect of:
 - (i) the cost of replacing re-instating rectifying erasing blocking or destroying any data, or
 - (ii) liability caused by or arising from a deliberate or intentional act by or omission of the Insured or Agent the effect of which will knowingly result in liability under the GDPR.

GENERAL POLICY ENDORSEMENTS
GE137A - GDPR Amendments (Continued)

6. Scope of Cover 4. Data Protection of Part B - Cybermedia Liability of the Technology Professional Indemnity and Cybermedia Liability Section is replaced with the following:

Data Protection

unintentional contravention by the Insured or any Agent of the requirements of the GDPR which is committed or occasioned by the Insured or any Agent through the use of Cybermedia to the extent that such liability arises under Article 82 of the GDPR.

Provided that:

- (a) the Insured and Agent have taken all reasonable care to comply with the requirements of the GDPR; and
 - (b) no indemnity is granted in respect of:
 - (i) the cost of replacing re-instating rectifying erasing blocking or destroying any data, or
 - (ii) liability caused by or arising from a deliberate or intentional act by or omission of the Insured or Agent the effect of which will knowingly result in liability under the GDPR.
7. Part (a) of Exclusion 2. of the Exclusions Applicable Only To Part B - Cybermedia Liability of the Technology Professional Indemnity and Cybermedia Liability Section is replaced with the following:
- (a) death disease illness or bodily injury including mental anguish or emotional distress other than where Insured Risk Data Protection is operative for distress under Article 82 of the GDPR sustained by any person other than an Employee.

Subject otherwise to the terms conditions and exclusions of the Policy

GENERAL POLICY ENDORSEMENTS
F054401 - Professional Indemnity Retroactive date

Attaching to and forming part of

Policy Number UC TSR 5563291

Effective Date 4th June 2018

The limit of indemnity provided under this section of cover is amended to Â£1,000,000 in respect of any Claim arising out of any Advice Products or Services or error act or omission committed or occasioned or alleged to have been committed or occasioned from the Retroactive Date of 12th March 2018 until 4th June 2018

Subject otherwise to the terms conditions and exclusions of the Policy

TECHNOLOGY PROFESSIONAL INDEMNITY AND CYBERMEDIA LIABILITY SECTION SCHEDULE

Policy Number UC TSR 5563291
Schedule Number 2019 - 3 - 50321
Effective Date 12th March 2019

TECHNOLOGY PROFESSIONAL INDEMNITY INSURED

TECHNOLOGY PROFESSIONAL INDEMNITY:

Limit of Indemnity £2,500,000 being the total amount payable during any one Period of Insurance

TECHNOLOGY PROFESSIONAL INDEMNITY:

Inner Limit of Indemnity

Awards by Ombudsmen Not Insured

TECHNOLOGY PROFESSIONAL INDEMNITY:

Additional Limit of Indemnity

Intellectual Property Rights Not Insured

TECHNOLOGY PROFESSIONAL INDEMNITY:

Additional Cover

Defence Costs & Expenses Included in the Limit of Indemnity

TECHNOLOGY PROFESSIONAL INDEMNITY:

Deductible £2,500

TECHNOLOGY PROFESSIONAL INDEMNITY:

Retroactive Date 12th March 2018

CYBERMEDIA LIABILITY INSURED

CYBERMEDIA LIABILITY:

Items Insured	Inner Limit of Indemnity
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- | | | |
|---|-------------|------------|
| 1. Defamation | Insured | £2,000,000 |
| 2. Personal Rights | Insured | £2,000,000 |
| 3. Computer Virus | Insured | £2,000,000 |
| 4. Data Protection | Insured | £2,000,000 |
| 5. Cyber Computer Fraud and Computer Misuse | Not Insured | N/A |
| 6. Denial Of Access | Not Insured | N/A |
| 7. Cybermedia Intellectual Property Rights | Not Insured | N/A |

CYBERMEDIA LIABILITY : Limit of Indemnity £2,000,000 being the total amount payable any one Period of Insurance

CYBERMEDIA LIABILITY : Additional Cover

Defence Costs	Included in the Limit of Indemnity
CYBERMEDIA LIABILITY : Retroactive Date	12th March 2018
CYBERMEDIA LIABILITY : Deductible	£2,500
Section Premium	£3,049.99 Minimum & Deposit Premium
Policy Wording Code	21990617
Section Endorsement(s)	
F072820	Cyber media liability retroactive date

**TECHNOLOGY PROFESSIONAL INDEMNITY AND
CYBERMEDIA LIABILITY ENDORSEMENT
F072820 - Cyber media liability retroactive date**

Attaching to and forming part of

Policy Number UC TSR 5563291

Effective Date 1st October 2018

The limit of indemnity provided under this section of cover is £2,000,000 in respect of any Claim arising out of any Advice Products or Services or error act or omission committed or occasioned or alleged to have been committed or occasioned from the Retroactive Date of 01/10/2018

Subject otherwise to the terms conditions and exclusions of the Policy