



Professional indemnity Policy wording

The General terms and conditions, as applicable and the following terms and conditions all apply to this section.

Special definitions for this section

Advertising	Advertising, publicity or promotion in or of your products or services.
Business activity	The activities shown in the schedule, which you perform in the course of your business .
Defence costs	Costs incurred with our prior written agreement to investigate, settle or defend a claim against you .
Retroactive date	The date stated as the retroactive date in the schedule.
You/your	Also includes any person who was, is or during the period of insurance becomes your partner or director or senior manager in actual control of your operations.

What is covered

Claims against you	<p>If during the period of insurance, and as a result of your business activity or advertising on or after the retroactive date within the geographical limits, any party brings a claim against you for:</p> <ol style="list-style-type: none">1. negligence or breach of a duty of care;2. negligent misstatement or negligent misrepresentation;3. infringement of intellectual property rights including copyright, trademark or moral rights or any act of passing-off;4. breach of confidence or misuse of any information, including personal data which is either confidential or subject to statutory restrictions on its use;5. defamation;6. dishonesty of your individual partners, directors or employees, or sub-contractors or outsourcers directly contracted to you and under your supervision;7. any other civil liability unless excluded under What is not covered below; <p>We will indemnify you against the sums you have to pay as compensation.</p> <p>We will also pay defence costs, but we will not pay costs for any part of a claim not covered by this section.</p>
Sub-contractors or outsourcers	<p>We will indemnify you against any claim falling within the scope of What is covered, Claims against you, which is brought as a result of business activity undertaken on your behalf by any sub-contractor or outsourcer.</p>
Avoiding a potential claim against you	<p>If your client has reasonable grounds for being dissatisfied with the work you have done or which has been done on your behalf, refuses to pay for any or all of it, including amounts you legally owe to sub-contractors or outsourcers at the date of the refusal, and threatens to bring a claim against you for more than the amount owed, it may be possible to settle the dispute with the client by your agreeing not to press for the disputed amount. If so, we will pay you the amount owed to you at that time if we believe that this will avoid a legitimate claim for a greater amount and we have given our prior written approval to settling in this way and for this amount.</p> <p>Alternatively, if it is not possible to reach agreement with the client on this basis but we still believe that by not pressing for the disputed amount you will avoid a legitimate claim or counterclaim for a greater amount, we will pay the amount owed to you at that time. If a claim is still brought, we will deal with it but our total payment, including what we have already paid you or on your behalf, will not exceed the applicable limit of indemnity shown in the schedule. You must return the amount we have paid if you eventually recover the debt, less your reasonable expenses.</p>



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Once **we** agree to make this payment **you** will assign to **us** such rights as **you** have in relation to the amounts owed to **you**.

We will not make any payment for any part of a claim not covered by this section.

Your own losses

Loss of documents

If during the **period of insurance** any tangible document of **yours** which is necessary for the performance of **your business activity** is physically lost, damaged or destroyed while in **your** possession, **we** will pay the reasonable expenses **you** incur with **our** prior written agreement in restoring or replacing it. The most **we** will pay for the total of all such expenses is the relevant amount shown in the schedule.

Additional cover

Court attendance compensation

If any person within the definition of **you**, or any employee of **yours**, has to attend court as a witness in connection with a claim against **you** covered under this section, **we** will pay **you** the amount shown in the schedule as compensation for each day or part of a day that their attendance is required by **us**. The most **we** will pay for the total of all court attendances is the amount shown in the schedule.

What is not covered

Matters specific to your business

- A. **We** will not make any payment for any claim or part of a claim or loss directly or indirectly due to:
1. any investment of, or direct advice on the investment of, client funds.
 2. any survey or valuation of physical property for the purposes of a loan or any construction or erection work.
 3. any operation or administration of any pension or employee benefit scheme or trust fund, or the sale or purchase of or dealing in any stocks, shares or securities or the misuse of any information relating to them, or any breach of any legislation or regulation related to these activities.
 4. any liability for any breach of any taxation, competition, restraint of trade or anti-trust legislation or regulation.
 5. any pollution or contamination, including but not limited to noise, electromagnetic fields, radiation, radio waves, pyrite, mica or mould.
 6. the work of any personnel supplied by **you** to a client, unless **you** have breached a duty of care in supplying them.
 7. a **computer or digital technology error**. This exclusion does not apply to **What is covered** 4. provided the **computer or digital technology error** was committed by **you**.
 8. or contributed to by, resulting from or in connection with any:
 - a. **cyber attack**;
 - b. **hacker**;
 - c. **social engineering communication**;
 - d. any fear or threat of 8.a. to 8.c. above; or
 - e. any action taken in controlling, preventing, suppressing, responding or in any way relating to 8.a. to 8.d. above.

However, this exclusion will not apply to a **cyber attack** if **you** alone are specifically targeted in isolation by a **hacker** following or in connection with a **computer or digital technology error** (but excluding a **computer or digital technology error** caused as result of any negligent act, error or omission by anyone other than **you**) which is linked to your **business activity** or **advertising** on or after the **retroactive date** within the geographical limits.
 9. any liability under any contract which is greater than the liability **you** would have at law without the contract.
 10. any infringement, use, or disclosure of a patent, or any use, disclosure or misappropriation of a trade secret.

Matters insurable elsewhere

11. anyone's employment with or work for **you**, or any breach of an obligation owed by **you**



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as an employer.

12. the death of or any bodily or mental injury or disease suffered by anyone, unless arising directly from **your** breach of a duty of care in the performance of a **business activity**.
13. the ownership, possession or use of any land or building, any animal, any aircraft, any watercraft or any motor vehicle.
14. the loss, damage or destruction of any tangible property:
 - a. other than documents in **your** care, custody or control in connection with a **business activity** for a client; or
 - b. unless arising directly from **your** breach of a duty of care in the performance of a **business activity**.

This clause does not apply to **your** own loss under the Loss of documents cover in **What is covered**.
15. any discrimination, harassment or unfair treatment.
16. the loss, damage or destruction of any bearer bonds, coupons, share certificates, stamps, money or other negotiable paper.
17. the loss or distortion of any data held electronically.

Directors and officers' liability

18. any liability or breach of any duty or obligation owed to **you** or **your** shareholders by any of **your** directors, officers, trustees or board members, including but not limited to:
 - a. any allegation of insider trading;
 - b. any breach of any duty of corporate liability;
 - c. any statement, representation or information concerning **you** or **your business** contained in **your** accounts, reports or financial statements.

Personal liability

19. any personal liability incurred by any director, officer, trustee, or board member of **yours** when acting in that capacity or managing **your business** other than when performing a **business activity** for a client or **advertising**.
20. any supply, manufacture, sale, installation or maintenance of any product.

Deliberate, reckless or dishonest acts

21. any statement **you** knew, or ought reasonably to have known, was defamatory at the time of publication.
24. any act, breach, omission or infringement **you** deliberately, spitefully, dishonestly or recklessly commit, condone or ignore. This does not apply to any claim under the dishonesty cover in **What is covered**, Claims against you, but **we** will not in any event provide cover to any party who actually commits, condones or ignores any dishonesty.

Pre-existing problems

25. any shortcoming in **your** work or **your** own loss which **you** knew about, or ought reasonably to have known about, before **we** agreed to insure **you**.

Date recognition

26. **date recognition**.

Infrastructure interruption

27. any failure or interruption of services provided to **you** by a third party service provider including but not limited to an internet service provider, telecommunications provider, utility provider, digital certificate authority, domain name system, the provider of technology services including but not limited to cloud computing and other hosted computer resources or other infrastructure providers.

War, terrorism, nuclear, asbestos or space perils

28. **war, terrorism, nuclear risks, asbestos risks or space perils**.

B. **We** will not make any payment for:

Claims brought by a related party

1. any claim brought by an insured within the definition of **you** or any party with a financial, executive or managerial interest in **you**, including any parent company or any party in which **you** have a financial, executive or managerial interest, including any subsidiary company. This does not apply to a claim based on a liability to an independent third-party directly arising out of the performance of **your business activity**.

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Restricted recovery rights	2. that part of any claim where your right of recovery is restricted by any contract.
Lost profit and VAT	3. your lost profit, mark-up or liability for VAT or its equivalent.
Trading losses	4. any trading loss or trading liability including those arising from the loss of any client, account or business.
Judicial review	5. costs incurred or awards of damages arising directly or indirectly from any claim or application for the judicial review of a decision, act or omission under Order 84 of the Rules of the Superior Courts 1986, as amended or as referred to in specialised statutory schemes of judicial review or any similar or successor rules or legislation.
Non-compensatory payments	6. fines and contractual penalties, tax liabilities or debts, aggravated, punitive or exemplary damages and additional damages under section 128(3) of the Copyright and Related Acts, 2000 or any statutory successor to that section.
Claims outside the applicable courts	7. any claim, including arbitration, brought outside the countries set out in the schedule under applicable courts. This applies to proceedings in the applicable courts to enforce, or which are based on, a judgment or award from outside the applicable courts.

How much we will pay

We will pay up to the overall limit of indemnity for this section shown in the schedule unless limited below or otherwise in the schedule. We will also pay for **defence costs**. However, if a payment greater than the applicable limit of indemnity has to be made for a claim **our** liability for **defence costs** will be limited to the same proportion that the limit of indemnity bears to the amount paid. **You** must pay the relevant **excess** shown in the schedule.

All claims and losses which arise from the same original cause, a single source or a repeated or continuing shortcoming in **your** work will be regarded as one claim. This includes such claims and losses arising after, as well as during, the **period of insurance**.

Special limits

Aggregate limit for dishonesty, physical damage and injury	For claims brought against you arising from dishonesty of your partners, directors, employees, sub-contractors or outsourcers and from the physical loss or destruction of or damage to tangible property and from the death, disease or bodily or mental injury of anyone, the most we will pay is a single limit of indemnity for the total of all such losses and claims and their defence costs . You must pay the relevant excess shown in the schedule.
Paying out the limit of indemnity	At any stage of a claim, we can pay you the applicable limit of indemnity or what remains after any earlier payment from that limit. We will pay defence costs already incurred at the date of our payment. We will then have no further liability for that claim or its defence costs .

Your obligations

If a problem arises

We will not make any payment under this section:

1. unless **you** notify **us** promptly of the following within the **period of insurance** or at the latest within 14 days after it expires for any problem **you** first become aware of in the seven days before expiry:
 - a. **your** first awareness of a shortcoming in any work for a client which is likely to lead to a claim against **you**. This includes any criticism of **your** work even though regarded by **you** as unjustifiable.

If we accept **your** notification we will regard any subsequent claim as notified to this insurance;
 - b. any claim or threatened claim against **you**;
 - c. **your** discovery, or the existence of reasonable grounds for **your** suspicion, that any partner, director, employee, sub-contractor or outsourcer has acted dishonestly;
 - d. **your** discovery that any tangible document of **yours** has been physically lost, damaged or destroyed.



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2. if, when dealing with **your** client or a third party, **you** admit that **you** are liable for what has happened or make any offer, deal or payment, unless **you** have **our** prior written agreement. **You** must also not reveal the amount of cover available under this insurance unless **you** had to give these details in negotiating a contract with **your** client or have **our** prior written agreement.

Control of defence

This is a duty to defend section. This means that **we** have the right and duty to defend **you** against any claim or part of a claim brought against **you** which is covered by this section and which **we** consider **you** have reasonable prospects of successfully defending.

If **we** do not consider that **you** have reasonable prospects of defending a claim or part of a claim **we** have the right but not the obligation to take control of and conduct in **your** name, the investigation, settlement or defence of the claim or part of the claim. Proceedings will only be defended taking into account the commercial considerations of the costs of defence. **We** may request that an opinion be obtained from a mutually agreed senior counsel, as to the prospects of **you** successfully defending a claim or part of a claim. Such opinion shall be binding on **you** and **us**. The costs of obtaining such opinion shall be met by **us**.

Appointment of legal representation

If a covered or partially covered claim is brought against **you**, then **we** have the right to appoint suitably qualified legal representation to defend **you**. **We** may appoint **your** own solicitor but on a similar-fee basis as **our** solicitor and only for work done with **our** prior written approval.

Partially covered claims

If a claim which is only partially covered by this section is brought against **you**, amounts relating to the non-covered parts of the claim will be deducted from **our** final settlement. **We** will not pay costs for any part of a claim not covered by this section. **We** and **you** agree to use best efforts to determine a fair allocation of covered and non-covered parts of any claim. If **you** and **we** cannot agree on a fair allocation, **you** and **we** agree to refer any such dispute to a single arbitrator in accordance with the Arbitration Act then in force.

Payment of full limit of indemnity

We have no duty to defend **you** against any claim where **we** pay **you** the applicable limit of indemnity as described in **How much we will pay**, Paying out the limit of indemnity.

Payment of excess

Our duty to make any payment under this section arises only after the applicable **excess** is fully paid. The **excess** will only be eroded by the covered parts of a claim.

Cyber and data insurance

Policy wording

Please read the schedule to see whether you are covered by this section for Your own losses, Claims and investigations against you, Financial crime and fraud or Property damage.

The General terms and conditions, as applicable and the following terms and conditions all apply to this section. In the event of a conflict between the definitions in the General terms and conditions and the Special definitions below, the Special definitions will prevail.

Special definitions for this section

Additional business expenses	The reasonable and necessary additional costs incurred as a direct result of a cyber attack , but not including any normal overhead costs, general business expenses, salaries or wages incurred by you or any other person or entity entitled to coverage under this section.
Advertising	Advertising, publicity or promotion in or of your products or services.
Applicable courts	The courts of competent jurisdiction in those countries stated as the applicable courts in the schedule. For the purposes of privacy investigations and investigations, 'applicable courts' shall mean the countries stated as the applicable courts in the schedule.
Breach	The unauthorised acquisition, access, use or disclosure of, or the loss or theft of, personal data or confidential corporate information which is in your care, custody and control.
Breach costs	<p>The reasonable and necessary costs incurred by you with our prior written agreement in direct response to an actual or suspected breach, including but not limited to:</p> <ol style="list-style-type: none">1. legal costs to:<ol style="list-style-type: none">a. provide advice to you in connection with your investigation of a breach;b. assist with the preparation of notifications to any regulator and affected data subjects; andc. determine and pursue any indemnity under a written agreement with a third-party;2. breach forensic costs;3. costs incurred to notify:<ol style="list-style-type: none">a. each affected data subject of the breach; andb. any regulatory body, including but not limited to the Data Protection Commissioner's Office, of the breach;where you are required by any law or regulation to do so or where you do so voluntarily;4. costs you incur to use a third-party call centre to answer enquiries from affected data subjects following notification of the breach to such data subjects;5. credit monitoring costs; and6. costs to monitor the dark web for the appearance of any information accessed in the course of a breach; <p>but not including any overhead costs, general business expenses, salaries or wages incurred by you or any other person or entity entitled to coverage under this section.</p>



Breach forensic costs	<p>Costs you incur for:</p> <ol style="list-style-type: none">1. computer forensic analysis conducted by outside forensic experts to:<ol style="list-style-type: none">a. confirm whether or not a breach has occurred;b. identify any affected data subjects; andc. stop or contain the breach; and2. legal fees necessary for the preservation of the lawyer-client privilege of forensic reports and findings.
Claim	<p>Any written demand or civil, criminal, regulatory or arbitration proceeding or any assertion of liability or any written demand for financial compensation or injunctive relief first made against you within the applicable courts.</p>
Computer system	<p>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.</p>
Credit monitoring costs	<p>The reasonable and necessary costs incurred by you with our prior written agreement to provide credit monitoring services or other credit protection services to each affected data subject.</p>
Cyber attack	<p>Any digital attack on or against a computer system that is under your sole authority or that you have complete control over and which is designed to disrupt access to it or its operation, including but not limited to any:</p> <ol style="list-style-type: none">1. malicious search engine optimisation;2. malicious clicking on any pay-per-click links;3. crypto-jacking; or4. denial of service attack or distributed denial of service attack. <p>This does not include a cyber attack against an information technology services provider other than cover provided under What is covered, A. Your own losses, Dependent business interruption.</p>
Cyber operation	<p>The use of a computer system by or on behalf of a state to disrupt, deny, degrade, manipulate or destroy any data or computer system in or of another state.</p>
Cyber ransom losses	<p>Following an illegal threat:</p> <ol style="list-style-type: none">1. the reasonable and necessary fees of our appointed consultant for advising you on the handling and negotiation of the ransom demand;2. the cost of any ransom demand from the third-party or, if the demand is for goods or services, their market value at the time of the surrender; and3. the amount of any stolen ransom, where such theft occurs at or in transit to the agreed location for payment of the ransom.
Data asset	<p>Any electronic data or software.</p>
Data recovery costs	<p>The reasonable and necessary costs and expenses incurred with our prior written agreement to regain access to your data asset from back-ups, originals, or other sources, following a covered claim.</p> <p>This does not include:</p> <ol style="list-style-type: none">1. costs incurred after it has been established that your data asset cannot be replaced, restored or repaired, or access to it cannot be regained;2. the economic value of your data asset, including the value of any trade secrets;3. costs to restore, update, or replace your data asset to a level beyond that which existed prior to the event, unless your data asset can only be replaced, restored or repaired by purchasing a newer equivalent; or4. costs to research or develop your data asset or to recreate, gather or assemble facts,

concepts or information needed to reproduce **your data asset**.

Data subject	Any natural person who is the subject of personal data .
Defence costs	The reasonable and necessary lawyers' and experts' fees and legal costs incurred with our prior written agreement in investigating, settling, defending, appealing or defending an appeal against a covered claim .
Employee	Any individual performing employment duties solely on your behalf in the ordinary course of your business and who is subject to your sole control and direction and to whom you supply the instruments and place of work necessary to perform such duties. This does not include you or your sub-contractors or outsourcers.
Hacker	Anyone, including an employee of yours , who gains unauthorised access to or unauthorised use of a computer system that is under your sole authority or that you have complete control over or of your data asset held by you or on your behalf.
Illegal threat	<p>Any threat made directly to you from a third-party, including an employee but not you, to:</p> <ol style="list-style-type: none"> 1. damage, destroy or corrupt a computer system that is under your sole authority or that you have complete control over, or a data asset you hold electronically or any data for which you are responsible, including by specifically introducing a virus; or 2. disseminate, divulge or use any electronically held commercial or personal information which: <ol style="list-style-type: none"> a. you are responsible for; and b. will cause commercial harm if made public, following any unauthorised external electronic access by that third-party; or 3. carry out a cyber attack against you. 4. not withdraw from doing anything in 1. to 3. above. <p>This does not include an illegal threat made to an information technology services provider.</p>
Income	The total income of your business , less any savings resulting from the reduced costs and expenses.
Increased costs of working	The reasonable and necessary costs and expenses incurred by you for the sole purpose of minimising the loss of income during the indemnity period , but it cannot exceed the loss of income saved.
Indemnity period	The period, in months, beginning at the date the interruption to your business commences and lasting for the period during which your income is affected as a result of such interruption, but for no longer than the number of months shown in the schedule.
Information technology services provider	<p>Any individual or entity that, pursuant to a written contract with you, provides you with computer and electronic technology services including any of the following services or systems, where they are hosted by a public cloud or in a data centre you do not own:</p> <ol style="list-style-type: none"> 1. Platform as a Service; 2. Software as a Service; 3. Webhosting service; 4. Email system, intranet or extranet; <p>However, this does not include any internet service provider, telecommunications provider, utilities supplier, digital certificate authority, domain name system, certificate authority infrastructure, content delivery network or other infrastructure provider.</p>
Insured equipment	Any property shown on the schedule that forms part of a computer system , that is under your sole authority or that you have complete control over and which is used for your business .

Insured person	Any natural person who is, or during the period of insurance becomes, a statutory director, partner or officer of you .
Loss	Any financial harm caused to your business .
Money	Cash, coin, bank and currency notes, bullion, funds, cheques, registered cheques, travellers' cheques, postal orders, bank drafts and money orders.
Operational error	<p>Any negligent act, error or omission by an employee or supplier of yours in the:</p> <ol style="list-style-type: none"> 1. creation, handling, entry, modification or maintenance of any data asset on a computer system that is under your sole authority or that you have complete control over; or 2. on-going operation, maintenance (including but not limited to installation, upgrading or patching), and development of a computer system that is under your sole authority or that you have complete control over. <p>This does not include an operational error on a computer system of an information technology services provider.</p>
PCI charges	Any charges, fines, penalties, levies, costs, recertification costs, expenses, assessments, contractual damages or imposition of liabilities of any nature arising as a direct result of your failure to comply with PCI DSS due to a breach , including any sums in relation to card reissuance or fraudulent transactions.
PCI DSS	Payment Card Industry Data Security Standard or any similar or successor standard or regime.
Personal data	Any individually identifiable information about a data subject , including but not limited to such information protected by the Data Protection Acts 1988 - 2018 or the General Data Protection Regulation (EU) 2016/679, including any similar or successor legislation or regulation.
Privacy forensic costs	The reasonable and necessary costs incurred by you with our prior written agreement for forensic services conducted by outside forensic experts to assist in the defence of a claim .
Privacy investigation	Any official examination, official inquiry or official investigation based on the same circumstances as any breach or claim under What is covered, B. Claims and investigations against you , Privacy liability 1. a., b., or d., conducted by any regulator, government department or other legally empowered body within the applicable courts .
Privacy investigation costs	The reasonable and necessary lawyers' and experts' fees and legal costs incurred with our prior written agreement in investigating, settling, defending, appealing or defending an appeal against a privacy investigation or an investigation for any actual or alleged breach of the Data Protection Acts 1988 - 2018 or General Data Protection Regulation (EU) 2016/679, including any similar or successor legislation or regulation.
Property	Tangible property.
Public relations costs	<p>The reasonable costs incurred with our prior written agreement:</p> <ol style="list-style-type: none"> 1. for a public relations or crisis management consultant to assist you in re-establishing your business reputation and to respond to media reports, including the development and communication of a strategy to repair your reputation; 2. to issue statements via email or your website and social media accounts, including managing and monitoring your social media sites; and 3. for any other reasonable and proportionate measures taken to protect or re-establish the reputation of your business.
Regulatory award	Following a privacy investigation , any civil or regulatory sanctions, fines, penalties, disgorgement of profits, treble damages or multiple damages, including but not limited to those imposed by any national, federal, state or local governmental body or any licensing organisation, if insurable in the jurisdiction where such award was first ordered, but not including PCI charges .

Relevant state	<p>Any state:</p> <ol style="list-style-type: none"> 1. in which the data or computer system affected by a cyber operation is physically located or stored; 2. which is a permanent member of the United Nations Security Council; 3. which is a member of the Five Eyes intelligence alliance; or 4. which is a member of the North Atlantic Treaty Organisation.
Securities	Negotiable and non-negotiable instruments or contracts, in physical or electronic form, which represent money or property .
Security failure	<p>Any failure by you or by others on your behalf (including but not limited to your sub-contractors and outsourcers) in securing a computer system that is under your sole authority or that you have complete control over against unauthorised electronic accessor use.</p> <p>This does not include a security failure on a computer system of an information technology services provider other than cover provided under What is covered, A. Your own losses Dependent business interruption.</p>
State	A sovereign state.
Social engineering communication	<p>Any request directed to you by a person improperly seeking to obtain possession or the transfer to a third-party of money, securities or property that such person or third-party is not entitled to, where such person improperly:</p> <ol style="list-style-type: none"> 1. impersonates or claims to be another person who would be lawfully entitled to possession of or access to, or to authorise transactions in respect of, such money, securities or property had they made such a request; or 2. assumes the identity of another person who you reasonably believes exists and would be lawfully entitled to possession of or access to such money, securities or property had they existed and made such request.
Subsidiary	<p>An entity:</p> <ol style="list-style-type: none"> 1. that has been identified in the presentation of the risk for this policy and of which you own more than 50% of the book value of the assets or of the outstanding voting rights on the first day of the period of insurance; or 2. domiciled in the European Economic Area (EEA) or the United Kingdom of Great Britain and Northern Ireland, the Channel Islands & the Isle of Man which you acquire during the period of insurance: <ol style="list-style-type: none"> a. where the turnover at the date of acquisition is less than 10% of your existing turnover; b. where the acquired entity's business is the same as yours; and c. which has not suffered any loss or been subject to any claim with a value greater than the excess, which would have been covered under this section of the policy.
Time excess	The period shown in the schedule as the time excess, being the period immediately following an interruption during which no cover is provided under What is covered, A. Your own losses, e. Business interruption losses, f. Reputation protection, Operational error, Dependent business interruption .
You/your	<p>Also includes:</p> <ol style="list-style-type: none"> 1. any person who was, is or during the period of insurance becomes your partner, director, trustee, in-house counsel or senior manager in actual control of your operations; and 2. any subsidiary including any person who was, is or during the period of insurance becomes a partner, director, trustee, in-house counsel or senior manager of any subsidiary in actual control of its operations.

What is covered	Please read the schedule to see whether Breach costs, Cyber ransom losses, Cyber attack losses, Data recovery costs, Business interruption losses, Operational error or Dependent business interruption are covered by this section
A. Your own losses	If during the period of insurance , and in the course of your business or advertising , you discover or reasonably suspect any: <ol style="list-style-type: none"> 1. breach; 2. security failure; 3. illegal threat; or 4. cyber attack against you; we will pay:
Breach costs	a. breach costs ;
Cyber ransom losses	b. cyber ransom losses ;
Cyber attack losses	c. additional business expenses , including but not limited to: <ol style="list-style-type: none"> i. the increased cost of power; ii. the increased cost of internet usage; iii. the reasonable and necessary costs to restore your search engine rating; and iv. the cost of any malicious pay-per-click clicks, suffered or incurred by you as a direct result of a cyber attack;
Data recovery costs	d. data recovery costs ;
Business interruption losses	e. your : <ol style="list-style-type: none"> i. loss of income; and ii. increased costs of working; resulting solely and directly from a partial or total interruption to your business commencing during the period of insurance and lasting longer than the time excess ;
Reputation protection	f. <ol style="list-style-type: none"> i. public relations costs; and ii. your loss of income resulting solely and directly from the damage to your reputation;
Key person cover	g. the reasonable and necessary costs incurred by you with our prior written agreement to engage a consultant to: <ol style="list-style-type: none"> i. undertake the day-to-day work of a senior manager or director to the extent that such individual is unable to fulfil his or her usual responsibilities as a direct result of their time being diverted to the management of a covered breach, security failure, illegal threat or cyber attack; or ii. manage your response to a covered breach, security failure, illegal threat or cyber attack, to enable a senior manager or director to fulfil his or her usual responsibilities.
Breach by suppliers	We will indemnify you against any loss falling within the scope of What is covered, A. Your own losses, 1. breach , which arises as a result of any breach directly caused by a supplier of yours .
Operational error	If you suffer an interruption to your business , which commences during the period of insurance and lasts longer than the time excess , and which is caused by an operational error , we will indemnify you against any: <ol style="list-style-type: none"> 1. loss of income; 2. increased costs of working; 3. data recovery costs; and

4. **public relations costs;**

resulting solely and directly from such **operational error**.

Dependent business interruption

If **you** suffer an interruption to **your business**, which commences during the **period of insurance** and lasts longer than the **time excess**, and which is caused by an **information technology services provider** suffering a **security failure** or **cyber attack**, we will indemnify **you** against any:

1. **loss of income;**
2. **increased costs of working;** and
3. **public relations costs;**

resulting solely and directly from such **security failure** or **cyber attack**. For the purposes of this cover, the **information technology services provider** shall be treated as 'you' for the purposes of the definitions of **security failure** and **cyber attack** and the definition of **computer system** shall be extended to include the following services or systems operated by the **information technology services provider** on your behalf;

- i. Platform as a Service;
- ii. Software as a Service;
- iii. Webhosting service;
- iv. Email system, intranet or extranet.

B. Claims and investigations against you

If during the **period of insurance**, and in the course of **your business** or **advertising** within the **geographical limits**:

Privacy liability

1. any party brings a **claim** against **you** for any actual or alleged:
 - a. breach, violation or infringement of any right to privacy, consumer data protection law, or other legal protection for **personal data**;
 - b. breach of duty to maintain the security or confidentiality of **personal data** or confidential corporate information; or
 - c. breach of any contractual duty to maintain the security or confidentiality of **personal data**, including under a payment card processing agreement with any bank or payment processor or under **your** public facing privacy policy;

Privacy investigations

2. **you** are the subject of a **privacy investigation**;

GDPR investigations

3. **you** are the subject of an official examination, official inquiry or official investigation based on any actual or suspected breach of the General Data Protection Regulation (EU) 2016/679, including any similar or successor legislation or regulation;

PCI liability

4. any party brings a **claim** against **you** for any actual or alleged breach of **PCI DSS**;

Online liability

5. any party brings a **claim** against **you** for any actual or alleged:
 - a. infringement of any intellectual property rights;
 - b. defamation, including but not limited to trade libel, product disparagement or malicious falsehood; or
 - c. breach of any licence;
 which directly arises from:
 - i. **a cyber attack**; or
 - ii. alterations or additions made by a **hacker**;

relating to the content of **your** email, business social media accounts, intranet, extranet or website.

Network security events	<p>6. any party brings a claim against you for any actual or alleged:</p> <ul style="list-style-type: none"> a. transmission of a virus; b. denial of service attack against a third party; or c. prevention of authorised electronic access to any computer system, personal data or confidential corporate information, <p>we will pay:</p> <ul style="list-style-type: none"> a. the amount agreed by you and us through good faith negotiation, mediation or some other form of alternative dispute resolution to settle the claim or the amount to satisfy a judgment or arbitration award against you, including any judgment or award ordering you to pay claimants' lawyers' fees and costs; b. any regulatory award; c. PCI charges; d. privacy forensic costs and privacy investigation costs; and e. defence costs, but we will not pay costs for any part of a claim, privacy investigation or investigation not covered by this section. <p>The following covers, Financial crime and fraud and Property damage are also provided where shown on the schedule:</p>
C. Financial crime and fraud	<p>If during the period of insurance, and in the course of your business within the geographical limits, you discover a loss directly from:</p>
Electronic theft	<p>1. the criminal taking or misappropriation of money, securities, or property belonging to you, as a direct result of a hacker.</p> <p>For the purposes of this cover the definition of hacker does not include any employee of yours;</p>
Telephone toll fraud	<p>2. the unauthorised and criminal use by someone, other than you or an employee, operating outside of premises used for your business, of any telephone lines used by you, including but not limited to fixed line, voice over internet protocol and mobile;</p>
Social engineering	<p>3. the transfer by you of your money, securities or property in direct response to a social engineering communication;</p>
Client social engineering loss	<p>4. a client of yours transferring money, securities or property, which you were entitled to receive, to a third-party in direct response to a social engineering communication sent from a computer system that is under your sole authority or that you have complete control over as a direct result of a hacker.</p> <p>This does not include a social engineering communication sent from a computer system that is owned, operated or controlled by an information technology services provider.</p> <p>For the purposes of this cover:</p> <ul style="list-style-type: none"> a. the client shall be treated as 'you' for the purposes of the definition of social engineering communication; and b. the definition of hacker does not include any of your employees, sub-contractors or outsourcers.
Fraudulent use of your electronic identity	<p>5. the fraudulent or dishonest use of the electronic identity of your business, including but not limited to:</p> <ul style="list-style-type: none"> a. the obtaining of credit in your name; b. the electronic signing of any contract; c. the creation or use of a website designed to copy or imitate that of your business; or d. the use by a third-party of your digital or electronic identity;

we will pay:

- a. the value or amount of any taken or misappropriated **money, securities or property** or, in the case of telephone toll fraud, the cost to **you** of the fraudulent calls;
- b. the reasonable and necessary costs incurred with **our** prior written agreement to extricate **your business** from any contract or arrangement entered into through such fraudulent or dishonest use of the electronic identity of **your business**; and
- c. **public relations costs**.

D. Property damage If during the **period of insurance** and in the course of **your business**, any **insured equipment** is rendered unusable as a direct result of a **security failure, cyber attack** against **you, hacker** or transmission of a **virus**, **we** will cover the costs of repairing or replacing the unusable part up to the corresponding Property damage section limit shown on the schedule.

E. Additional covers The following additional covers are provided up to the corresponding limit of indemnity shown on the schedule.

Repeat event mitigation Following any payment under **What is covered A. to C.** above, **we** will pay the reasonable and necessary costs and expenses incurred by **you** with **our** prior agreement to:

1. upgrade existing hardware or software forming part of a **computer system** that is under **your** sole authority or that **you** have complete control over; and
2. obtain risk management advice,

which is necessary to prevent or minimise the chance of a reoccurrence of the event that gave rise to the payment under this section.

Directors' personal cover If:

1. any **insured person** suffers a direct financial loss; or
2. a claim is brought against an **insured person**;

in their personal capacity but which would have been covered under this section if the same claim had been brought against **you** or if **you** had suffered the same loss, **we** will cover the **insured person** under this section as if they were **you**.

However, Directors personal cover does not include any cover provided by **Section C. Financial crime and fraud**.

Court attendance compensation If any individual within the definition of **you** or any **employee**, has to attend court as a witness in connection with a **claim** against **you** covered under this section, **we** will pay **you** the amount stated in the schedule as compensation for each day or part of a day that their attendance is required by **us**.

What is not covered

	A. We will not make any payment for any claim, loss or any other liability under this section directly or indirectly due to:
Breach of professional duty	1. any claim arising from the provision by you of any professional advice or services. However, this exclusion does not apply to any covered loss under What is covered, B. Claims and investigations against you, 1. Privacy liability .
Contractual liability	2. any liability under any contract which is greater than the liability you would have at law without the contract. However, this exclusion does not apply to any covered loss under What is covered, B. Claims and investigations against you, 1. Privacy liability .
Infrastructure failure	3. any failure or interruption of service provided by an internet service provider, telecommunications provider, utilities supplier, digital certificate authority, domain name system, certificate authority infrastructure, content delivery network or other infrastructure provider.
Wrongful collection or use of data	4. any unlawful collection or processing of personal data, including within the meaning of the General Data Protection Regulation (EU) 2016/679 or any similar or successor legislation or

regulation in any jurisdiction, by **you** or on **your** behalf.

Intellectual property	5. any actual or alleged infringement, use or misappropriation of any intellectual property, including but not limited to patent, trade secret, copyright, trademark, trade dress, service mark, service name, title or slogan, or any publicity rights violations, cybersquatting violations, moral rights violations, or any act of passing-off. However, this exclusion does not apply to any otherwise covered claim : <ol style="list-style-type: none"> arising directly due to a breach by a third party; arising directly due to a security failure; or under What is covered, B. Claims and investigations against you, 5. Online liability.
Hack by director or partner	6. any individual hacker within the definition of you .
Destruction of tangible property	7. any loss, theft, damage, destruction or loss of use of any property . However, this does not apply to any: <ol style="list-style-type: none"> breach, which is itself caused by the loss or theft of data; or damage covered under What is covered, D. Property damage.
Bodily injury	8. any death or bodily injury or disease suffered or alleged to be suffered by anyone. However, this exclusion does not apply to any part of a claim seeking damages for mental anguish or distress where such damages solely stem from a covered claim for defamation or breach of privacy.
System degradation or performance	9. any: <ol style="list-style-type: none"> degradation, deterioration or reduction in performance of a computer system caused gradually or as a result of the recommended use or your ordinary use of the system; or loss of, reduction in or loss of use of bandwidth, unless caused by an identifiable malicious act; <p>including where caused by increased use of the computer system or by steps taken by you to upgrade the system. However, this exclusion does not apply to any covered loss under What is covered, A. Your own losses, Operational error.</p>
Outdated systems	10. the use by you of any software or systems that are unsupported by the developer.
Seizure and confiscation	11. any confiscation, requisition, expropriation, appropriation, seizure or destruction of property by or under the order of any government or public or local authority, or any order by such authority to take down, deactivate or block access to your computer system .
Damage to property caused by terrorism	12. damage to property caused by terrorism . This exclusion only applies to the cover under What is covered, D. Property damage .
War	13. war .
Cyber operation	14. any cyber operation ; <ol style="list-style-type: none"> If any relevant state attributes a cyber operation to another state, or asserts that a cyber operation has been carried out: <ol style="list-style-type: none"> in support of; or on behalf of <p>a state, then for the purposes of this exclusion, a cyber operation shall be deemed to have taken place, and this exclusion will apply. A cyber operation shall still be deemed to have taken place and this exclusion shall still apply if any state, including a relevant state, contradicts or denies the attribution or assertion; or</p>

- b. If 14 days from the date that you first notify a claim under this section, there has been no attribution as set out above, **we** may rely on any reasonable inference as to the attribution of the **cyber operation** to another **state** or those acting in support of or on behalf of a **state**.

If there is any dispute between **you** and **us** as to whether a **cyber operation** has taken place, it will be for **us** to show that this exclusion applies.

Nuclear risks	15. nuclear risks .
Insolvency	16. your insolvency or the insolvency of your suppliers, sub-contractors and outsourcers.
Pre-existing problems	17. anything likely to lead to a claim, loss or other liability under this section, which you knew or ought reasonably to have known about before we agreed to insure you .
Dishonest and criminal acts	<p>18. any:</p> <ul style="list-style-type: none"> a. fraudulent, dishonest, malicious or criminal conduct intended to cause harm to another person or business, or any knowing or wilful violation of a law, whether committed by you or committed by another whose conduct or violation of the law you have ratified or actively condoned; or b. act you knew, or reasonably ought to have known at the time you performed it, would give rise to a claim, loss or any other liability under this section. This includes any statement you knew, or ought reasonably to have known, was defamatory at the time of publication. <p>However, this exclusion will not apply unless:</p> <ul style="list-style-type: none"> i. such conduct, violation of the law or act has been established by a final adjudication in any judicial, administrative, or alternative dispute resolution proceeding; ii. such conduct, violation of the law or act has been established by your admission in a proceeding or otherwise; or iii. you or we discover evidence of such conduct, violation of the law or act; <p>at which time you shall reimburse us for all payments made by us in connection with such conduct, violation of the law or act and all of our duties in respect of that claim, loss or other liability under this section shall cease.</p>
Reckless conduct	<p>19. any conduct committed by you in reckless disregard of your or another person's or business' rights or your business interests.</p> <p>This exclusion does not apply to a covered claim for defamation. However, we will not in any event make any payment for any claim for defamation arising from any statement you knew, or ought reasonably to have known:</p> <ul style="list-style-type: none"> a. was defamatory at the time of publication; and <ul style="list-style-type: none"> i. was untrue; or ii. could not reasonably be proved by you to be true.
Personal social media	20. any post from a social media account that does not belong to your business .
Fraudulent use of your electronic identity	<p>21. the fraudulent or dishonest use of the electronic identity of your business. However, this exclusion does not apply to:</p> <ul style="list-style-type: none"> a. any covered claim or loss under What is covered, C. Financial crime and fraud; or b. any claim under What is covered, B. Claims and investigations against you arising as a direct result of a hacker.
Natural perils	22. earthquake, volcanic eruption, tsunami, fire, flood, storm, lightning, space perils , switching of the earth's magnetic poles, frost, explosion or extremes of weather or temperature. However, this exclusion does not apply to any claim, loss or any other liability arising directly from a breach , which is itself caused by such natural peril.

Product Recall	23. the costs of recalling, removing, repairing, reconditioning or replacing any product or any of its parts.
Stocks, share, securities	24. any liability or breach of any duty or obligation owed by you regarding the sale or purchase of any stocks, shares, or other securities, or the misuse of any information relating to them, including breach or alleged breach of any related legislation or regulation.
Cryptocurrency	25. any loss, theft, damage, destruction or loss of use of any cryptocurrency.
Claims brought by a related party	<p>B. We will not make any payment for:</p> <p>1. any claim brought by any person or entity within the definition of you or any party with a financial, executive or managerial interest in you, including any parent company or any party in which you have a financial, executive or managerial interest.</p> <p>However, this exclusion does not apply to a claim based on a liability to an independent third-party directly arising out of your business.</p>
Online liability claims by employees	2. any claim under What is covered, B. Claims and investigations against you , 5. Online liability made by any person or entity that you currently employ or engage, or formerly employed or engaged, including but not limited to employees , sub-contractors and outsourcers.
Fines, penalties and sanctions	<p>3. criminal, civil or regulatory sanctions, fines, penalties, disgorgement of profits, punitive damages, exemplary damages, treble damages or multiple damages which you are legally obliged to pay, including but not limited to those imposed by any national or local governmental body or any licensing organisation.</p> <p>However, this exclusion does not apply to:</p> <p>a. PCI charges; or</p> <p>b. regulatory awards.</p>
Claims outside the applicable courts	<p>4. any claim, privacy investigation or investigation brought or commenced outside the applicable courts.</p> <p>This applies to proceedings in the applicable courts to enforce, or which are based on, a judgment or award from outside the applicable courts.</p>
Non-specific investigations	5. any privacy investigation or investigation arising from any routine regulatory supervision, inquiry or compliance review, any internal investigation or any investigation into the activities of your industry which is not solely related to any actual or alleged breach, violation or infringement of any right to privacy, consumer data protection law, or other legal protection for personal data by you .

How much we will pay

We will pay up to the overall limit of indemnity shown in the schedule for the total of all claims under each section or sections within **What is covered**, including all costs and expenses, unless limited below or otherwise in the schedule.

The amount **we** pay for a particular type of **claim** or **loss** may be further limited in the schedule.

Excess

You must:

1. pay the relevant **excess** shown in the schedule; and
2. bear any loss or expense suffered during the **time excess** in respect of each covered:
 - a. partial or total interruption to **your business**;
 - b. **loss** under **What is covered, A. Your own losses**, Operational error, Dependent business interruption or Reputation protection f.ii.

The **excess** shown in the schedule is not payable in respect of any **loss** for which **you** have borne the **time excess**.

72-hour excess waiver

If **you** notify **us** within 72 hours of **your** first awareness of any actual or reasonably suspected **breach**, the **excess** will not apply against any **losses** suffered as a result of the **breach**. This waiver does not apply to any **time excess**.

Overheads and business expenses

Any amounts to be paid by **us** shall not include or be calculated based on any of **your** overhead expenses, **your** liability for debt, taxes, lost costs or profits, salaries or wages ordinarily incurred in the performance of **your business**, or any future cost of doing business, including but not limited to the cost of any future licence or royalty, or costs of improving **your** security or performing audits. However, this does not apply to any costs or expenses covered under **What is covered, E. Additional covers**, Repeat event mitigation or **What is covered, A. Your own losses**, c. Cyber attack losses.

Damage to your insured equipment

For physical damage to **insured equipment** covered under **What is covered, D. Property damage**, at **our** option **we** will cover the costs of repairing or replacing the unusable part, not including any **data recovery costs**.

Business interruption for consumers

If **you** are a consumer falling within the definition of 'consumer' in the Consumer Insurance Contracts Act 2019, following a covered business interruption loss, or a covered **loss** under **What is covered, A. Your own losses**, f. Reputation protection, Operational error or Dependent business interruption that renders **your computer system** fully or partially inoperable and where the impact lasts for longer than the **time excess** **we** will pay **you** the amount per day indicated in the table below based on **your income** during the **policy period** that **you** declared to **us** at the time of underwriting, up to a maximum of 30 days.

If **you** did not declare **your income** to **us** immediately prior to the current **policy period** then the most recent **income** information **you** provided to **us** shall be used.

Your income band	Business interruption payment amount (per day)
€1 - €150,000	€150
€150,001 - €250,000	€250
€250,001 - €500,000	€500
€500,001 - €750,000	€750
€750,001 - €1,000,000	€1,000
€1,000,001 - €1,500,000	€1,500
€1,500,001 - €2,000,000	€2,000
€2,000,001 - €2,500,000	€2,500
€2,500,001 - €3,000,000	€3,000

Business interruption for non-consumers

If **you** are not a consumer falling within the definition of 'consumer' in the Consumer Insurance Contracts Act 2019, following a covered business interruption loss, or a covered **loss** under **What is covered, A. Your own losses**, f. Reputation protection, Operational error or Dependent business interruption **we** will pay **you** the difference between **your actual income** during the **indemnity period** and the **income** **you** earned during the same period of the previous year. If this is **your** first trading year, **we** will pay **you** the difference between **your income** during the **indemnity period** and during the period immediately prior to the interruption or **loss**, less any savings resulting from the reduced costs and expenses **you** pay out of **your income** during the **indemnity period**. **We** will also pay **you** for **increased costs of working**. The amount that **we** will pay **you** will be calculated after the **indemnity period** has fully expired.

Repeat event mitigation	<p>The most we will pay under What is covered, E. Additional covers, Repeat event mitigation is 10% of the amount of the corresponding claim, loss or liability, or the amount shown on the schedule, whichever is lower.</p> <p>For the costs of upgrading software covered under What is covered, E. Additional covers, Repeat event mitigation, where any such upgrade requires the purchase of a software license, the most we will pay is the cost of a license for 12 months.</p> <p>Any amount we pay under What is covered, E. Additional covers, Repeat event mitigation, is included within and not in addition to the corresponding limit of indemnity for the event that gave rise to the payment of such mitigation costs.</p>
Directors' personal cover	Any amount we pay under What is covered, E. Additional covers , Directors' personal cover, is included within and not in addition to the overall limit of indemnity for the section within What is covered under which the claim or loss would have been covered if it were brought against, or suffered by, you .
Court attendance compensation	Any amount we pay under What is covered, E. Additional covers , Court attendance compensation, is included within and not in addition to the corresponding limit of indemnity for the event that gave rise to the payment of such compensation.

Control of defence

Defence arrangements	<p>We have the right, but not the obligation, to take control of and conduct in your name, the investigation, settlement or defence of any claim, privacy investigation, investigation or loss.</p> <p>Proceedings will only be defended if there is a reasonable prospect of success and taking into account the commercial considerations of the costs of defence. We may request that an opinion be obtained from a mutually agreed senior counsel as to the prospects of you successfully defending a claim or part of a claim. Such opinion shall be binding on you and us. The costs of obtaining such opinion shall be met by us.</p> <p>We will not pay any costs or expenses for any part of any claim, loss or any other liability not covered by this section.</p>
Paying out the limit of indemnity	At any stage of a claim, loss or other liability under this section, we can pay you the applicable limit of indemnity or what remains after any earlier payment from that limit. We will pay covered costs and expenses already incurred at the date of our payment. We will then have no further liability for that claim, loss or liability, including any costs or expenses.
Payment of excess	Our duty to make any payment under this section arises only after the applicable excess is fully paid. The excess will only be eroded by the covered parts of a claim.

Your obligations

If a problem arises	<p>We will not make any payment under this section:</p> <ol style="list-style-type: none"> unless you notify us promptly within the period of insurance, or at the latest within 14 days after it expires for any problem you first become aware of in the seven days before expiry, of your first awareness of: <ol style="list-style-type: none"> any claim, loss or other liability under this section; or anything which is likely to give rise to a claim, loss or other liability under this section. <p>If we accept your notification we will regard such claim, loss or other liability as notified to this insurance.</p> if, when dealing with any client or a third party, you admit that you are liable for what has happened or make any offer, deal or payment, unless you have our prior written agreement. You must also not reveal the amount of cover available under this insurance unless you had to give these details in negotiating a contract with your client or have our prior written agreement.
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Cyber extortion	<p>We will not make any payment under What is covered, A. Your own losses, b. Cyber ransom losses unless:</p> <ol style="list-style-type: none"> we have given our prior written agreement for any fees, costs or amounts incurred by you; the ransom was paid, or the goods or services were surrendered, under duress; before agreeing to the payment of the ransom or the surrender of goods or services, you made all reasonable efforts to determine that the illegal threat was genuine and not a hoax; an individual within the definition of you agreed to the payment of the ransom or the surrender of the goods or services; you inform, or allow us to inform, the appropriate law enforcement authorities where any illegal threat was made; and you keep us fully informed of all developments concerning any illegal threat or ransom demand.
Cyber attack losses	<p>If you suffer a loss under What is covered, A. Your own losses, c. Cyber attack losses, you must take all reasonable steps to negotiate with the supplier of any services to reduce or waive any charges relating to services that were not legitimately incurred for the purposes of your business. If you do not, we may reduce any payment we make under this section by an amount equal to the detriment we have suffered as a result.</p>
Client social engineering	<p>If you suffer a loss under C. Financial crime and fraud, 4. Client social engineering loss, you must give us all assistance we reasonably require to pursue a recovery against your client, in your name but at our expense.</p>
Your technical obligations	<p>We will not make any payment under this section unless you comply with the following:</p>
Patching	<ol style="list-style-type: none"> If a manufacturer of an application, firmware, software or hardware solution that forms part of your computer systems issues a patch you must deploy the patch on all impacted computer systems within 30 days of the patch being released;
Multifactor authentication	<ol style="list-style-type: none"> You have two-factor authentication enforced to control remote access to all of your systems including but not limited to remote desktop, cloud platforms, webmail and other web-based logins
Backups	<ol style="list-style-type: none"> You must backup all your critical data and critical systems that you need to run your business on at least a weekly basis. This must take the form of at least: <ol style="list-style-type: none"> one offline physical backup kept disconnected from your system at any one given point of time; or one of the following online cloud based backup solutions (i) Microsoft OneDrive, (ii) Google Drive, (iii) iCloud, (iv) AWS Infrequent Access/Glacier, (v) Azure Recovery Services Vault or (vi) an equivalent provider that is ISO27001 certified
Outsourcing	<ol style="list-style-type: none"> For Dependent business interruption, you must ensure that all Information technology services providers that provide you services are ISO 27001 certified or at least Tier 3 or higher certified.
Controls, procedures and security	<ol style="list-style-type: none"> You must ensure that the standard of controls, procedures and security relating to computer systems and data assets presented to us for this policy also apply to at least the same level for all subsidiaries for which cover is provided under this policy. In the event that you acquire a new subsidiary during the period of insurance you must ensure that such standards apply to at least the same level within 45 days of the date of acquisition. We reserve the right to remove cover for this entity if the insured fails to ensure such standards apply within 45 days of the date of acquisition.

