

## CERTIFICATE OF INSURANCE

POLICY NUMBER:	ESM1439796558
UNIQUE MARKET REFERENCES:	B173023C0I45002 B173023C0I45004
THE INSURED:	ADACOM SA
ADDRESS:	24, KREONTOS ATHENS 104 42 GREECE
THE UNDERWRITERS:	Underwritten by Lloyd's Insurance Company S.A. and other insurers
THE INCEPTION DATE:	00:01 Local Standard Time on 15 Oct 2023
THE EXPIRY DATE:	00:01 Local Standard Time on 15 Oct 2024
TECHNOLOGY SERVICES:	Software Resale, Trust Services based on PKI technology, Training, Consulting, Hardware and Software Installation, Systems Integration, Project Management, Managed Security Services, Governance, Risk, Compliance and Assurance Services
LEGAL ACTION:	Worldwide
TERRITORIAL SCOPE:	Worldwide
RETROACTIVE DATE(S):	
Professional Liability:	15 Oct 2002
REPUTATIONAL HARM PERIOD:	12 months
INDEMNITY PERIOD (CYBER AND PRIVACY cover only):	12 months
WAITING PERIOD:	8 hours
OPTIONAL EXTENDED REPORTING PERIOD:	12 months for 100% of applicable annualised premium
APPROVED CLAIMS PANEL PROVIDERS:	Norton Rose Fulbright DAC Beachcroft CMS Cameron McKenna CrowdStrike DOSarrest KPMG Mandiant Symantec



CLAIMS MANAGER:

CFC Underwriting Limited  
Please report all new claims to:  
[newclaims@cfc.com](mailto:newclaims@cfc.com)

CYBER INCIDENT RESPONSE LINE:

In the event of an actual or suspected cyber incident please call our Cyber Incident Response Team on the toll free 24-hour hotline number: +44 (0) 208 798 3134 or email [cyberclaims@cfc.com](mailto:cyberclaims@cfc.com)

CYBER INCIDENT MANAGER:

CFC Underwriting Limited

WORDING:

Technology (RoW) v3.0

## CERTIFICATE OF INSURANCE

### INSURING CLAUSE 1: PROFESSIONAL LIABILITY

#### ALL SECTIONS COMBINED

Aggregate limit of liability: EUR2,500,000 in the aggregate

#### SECTION A: PRODUCTS AND SERVICES LIABILITY

Limit of liability: EUR2,500,000 each and every claim, including costs and expenses  
 Deductible: EUR100,000 each and every claim, including costs and expenses

#### SECTION B: BREACH OF CONTRACT

Limit of liability: EUR2,500,000 each and every claim, including costs and expenses  
 Deductible: EUR100,000 each and every claim, including costs and expenses

#### SECTION C: SUB-CONTRACTOR VICARIOUS LIABILITY

Limit of liability: EUR2,500,000 each and every claim, including costs and expenses  
 Deductible: EUR100,000 each and every claim, including costs and expenses

#### SECTION D: INTELLECTUAL PROPERTY RIGHTS INFRINGEMENT AND DEFAMATION

Limit of liability: EUR2,500,000 each and every claim, including costs and expenses  
 Deductible: EUR100,000 each and every claim, including costs and expenses

#### SECTION E: REGULATORY COSTS AND FINES

Limit of liability: EUR2,500,000 each and every claim, including costs and expenses  
 Deductible: EUR100,000 each and every claim, including costs and expenses

#### SECTION F: DISHONESTY OF EMPLOYEES

Limit of liability: EUR2,500,000 each and every claim, including costs and expenses  
 Deductible: EUR100,000 each and every claim, including costs and expenses

#### SECTION G: PAYMENT OF WITHHELD FEES

Limit of liability: EUR2,500,000 each and every claim, including costs and expenses  
 Deductible: EUR100,000 each and every claim, including costs and expenses

## INSURING CLAUSE 2: NETWORK SECURITY & PRIVACY LIABILITY

### ALL SECTIONS COMBINED

Aggregate limit of liability: EUR2,500,000 in the aggregate

#### SECTION A: NETWORK SECURITY LIABILITY

Limit of liability:	EUR2,500,000	each and every claim, including costs and expenses
Deductible:	EUR100,000	each and every claim, including costs and expenses

#### SECTION B: PRIVACY LIABILITY

Limit of liability:	EUR2,500,000	each and every claim, including costs and expenses
Deductible:	EUR100,000	each and every claim, including costs and expenses

#### SECTION C: MANAGEMENT LIABILITY

Limit of liability:	EUR2,500,000	each and every claim, including costs and expenses
Deductible:	EUR100,000	each and every claim, including costs and expenses

#### SECTION D: REGULATORY INVESTIGATION COSTS

Limit of liability:	EUR2,500,000	each and every claim, including costs and expenses
Deductible:	EUR100,000	each and every claim, including costs and expenses

#### SECTION E: PCI FINES, PENALTIES AND ASSESSMENTS

Limit of liability:	EUR2,500,000	each and every claim, including costs and expenses
Deductible:	EUR100,000	each and every claim, including costs and expenses

## INSURING CLAUSE 3: CYBER INCIDENT RESPONSE

### ALL SECTIONS COMBINED

Aggregate limit of liability: EUR2,500,000 in the aggregate

#### SECTION A: INCIDENT RESPONSE COSTS

Limit of liability:	EUR2,500,000	each and every claim, including costs and expenses
Deductible:	EUR0	each and every claim, including costs and expenses

#### SECTION B: LEGAL AND REGULATORY COSTS

Limit of liability:	EUR2,500,000	each and every claim, including costs and expenses
Deductible:	EUR100,000	each and every claim, including costs and expenses

#### SECTION C: IT SECURITY AND FORENSIC COSTS

Limit of liability:	EUR2,500,000	each and every claim, including costs and expenses
Deductible:	EUR100,000	each and every claim, including costs and expenses

#### SECTION D: CRISIS COMMUNICATION COSTS

Limit of liability:	EUR2,500,000	each and every claim, including costs and expenses
Deductible:	EUR100,000	each and every claim, including costs and expenses

#### SECTION E: PRIVACY BREACH MANAGEMENT COSTS

Limit of liability:	EUR2,500,000	each and every claim, including costs and expenses
Deductible:	EUR100,000	each and every claim, including costs and expenses

#### SECTION F: THIRD PARTY PRIVACY BREACH MANAGEMENT COSTS

Limit of liability:	EUR2,500,000	each and every claim, including costs and expenses
Deductible:	EUR100,000	each and every claim, including costs and expenses

#### SECTION G: POST BREACH REMEDIATION COSTS

Limit of liability:	EUR50,000	each and every claim, including costs and expenses
Deductible:	EUR100,000	each and every claim, including costs and expenses

### INSURING CLAUSE 4: CYBER CRIME

#### SECTION A: ELECTRONIC THEFT OF YOUR FINANCIAL ASSETS

NO COVER GIVEN

#### SECTION B: ELECTRONIC THEFT OF THIRD PARTY FUNDS HELD IN ESCROW

NO COVER GIVEN

#### SECTION C: THEFT OF PERSONAL FINANCIAL ASSETS

NO COVER GIVEN

#### SECTION D: EXTORTION

Aggregate limit of liability:	EUR250,000	in the aggregate, including costs and expenses
Deductible:	EUR100,000	each and every claim

#### SECTION E: TELEPHONE HACKING

NO COVER GIVEN

#### SECTION F: PUSH PAYMENT FRAUD

NO COVER GIVEN

#### SECTION G: UNAUTHORISED USE OF COMPUTER RESOURCES

NO COVER GIVEN

#### INSURING CLAUSE 5: SYSTEM DAMAGE AND BUSINESS INTERRUPTION

##### ALL SECTIONS COMBINED

Aggregate limit of liability:	EUR2,500,000	in the aggregate
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#### SECTION A: SYSTEM DAMAGE AND RECTIFICATION COSTS

Limit of liability:	EUR2,500,000	each and every claim, including costs and expenses
Deductible:	EUR100,000	each and every claim

#### SECTION B: DIRECT LOSS OF PROFITS AND INCREASED COST OF WORKING

Limit of liability:	EUR2,500,000	each and every claim, including costs and expenses
Deductible:	EUR100,000	each and every claim

#### SECTION C: ADDITIONAL INCREASED COST OF WORKING

Limit of liability:	EUR50,000	each and every claim, including costs and expenses
Deductible:	EUR100,000	each and every claim, including costs and expenses

#### SECTION D: DEPENDENT BUSINESS INTERRUPTION

Limit of liability:	EUR2,500,000	each and every claim, including costs and expenses
Deductible:	EUR100,000	each and every claim, including costs and expenses

#### SECTION E: CONSEQUENTIAL REPUTATIONAL HARM

Limit of liability:	EUR2,500,000	each and every claim, including costs and expenses
Deductible:	EUR100,000	each and every claim, including costs and expenses

#### SECTION F: CLAIM PREPARATION COSTS

Limit of liability:	EUR25,000	each and every claim, including costs and expenses
Deductible:	EUR0	each and every claim, including costs and expenses

#### SECTION G: HARDWARE REPLACEMENT COSTS

Limit of liability:	EUR2,500,000	each and every claim, including costs and expenses
Deductible:	EUR100,000	each and every claim, including costs and expenses

#### INSURING CLAUSE 6: GENERAL LIABILITY

##### SECTION A: PUBLIC LIABILITY

Limit of liability:	EUR1,000,000	each and every claim, including costs and expenses
Deductible:	EUR1,000	each and every claim, including costs and expenses

##### SECTION B: PRODUCTS LIABILITY

Aggregate limit of liability:	EUR1,000,000	in the aggregate, including costs and expenses
Deductible:	EUR1,000	each and every claim, including costs and expenses

##### SECTION C: PERSONAL AND ADVERTISING INJURY

Aggregate limit of liability:	EUR1,000,000	in the aggregate, including costs and expenses
Deductible:	EUR1,000	each and every claim, including costs and expenses

##### SECTION D: POLLUTION LIABILITY

Aggregate limit of liability:	EUR1,000,000	in the aggregate, including costs and expenses
Deductible:	EUR1,000	each and every claim, including costs and expenses

##### SECTION E: TENANTS' LEGAL LIABILITY

Aggregate limit of liability:	EUR250,000	in the aggregate, including costs and expenses
Deductible:	EUR1,000	each and every claim, including costs and expenses

**INSURING CLAUSE 7: COMMERCIAL PROPERTY**

NO COVER GIVEN

**INSURING CLAUSE 8: BUSINESS INTERRUPTION**

NO COVER GIVEN

**INSURING CLAUSE 9: LOSS MITIGATION**

Limit of liability:	EUR2,500,000	each and every claim, including costs and expenses
Deductible:	EUR100,000	each and every claim

**INSURING CLAUSE 10: REPUTATION AND BRAND PROTECTION**

Aggregate limit of liability:	EUR50,000	in the aggregate, including costs and expenses
Deductible:	EUR0	each and every claim

**INSURING CLAUSE 11: COURT ATTENDANCE COSTS**

Aggregate limit of liability:	EUR50,000	in the aggregate, including costs and expenses
Deductible:	EUR0	each and every claim



**Disclaimer:**

This certificate is issued as a matter of information only and confers no right upon you other than those provided by the policy. This certificate does not amend, extend or alter the coverage afforded by the policy (policies) described herein. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this certificate may be issued or pertain, the insurance afforded by the policy (policies) described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties.

SUBJECT OTHERWISE TO THE TERMS, CONDITIONS AND EXCLUSIONS OF THE POLICY



On behalf of Cromar

Date: 15/10/2023