

CERTIFICATE OF INSURANCE

POLICY NUMBER:	ESL1339547161
UNIQUE MARKET REFERENCES:	B173022C0I45002 B173022C0I45004
THE INSURED:	ADACOM Advance Internet Application SA and ADACOM Cyber Security Cyprus & ADACOM UK
ADDRESS:	190 Sygrou Avenue 176 71 Kallithea Athens 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 2022
THE EXPIRY DATE:	00:01 Local Standard Time on 15 Oct 2023
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@cfcunderwriting.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@cfcunderwriting.com

CYBER INCIDENT MANAGER: CFC Underwriting Limited

WORDING: Technology (RoW) v3.0

ENDORSEMENTS: Complaints Notice (Greece)
English Language Agreement Clause
Specified Subsidiary Exclusion Clause
Service of Suit Clause
Specified Entity Split Retroactive Dates Clause
Risk Management Timetable Condition Clause (With Cancellation)
Security Assessor Extension Clause
Split Retroactive Dates Clause (Single Limit Increase for E&O only)

CERTIFICATE OF INSURANCE

INSURING CLAUSE 1: PROFESSIONAL LIABILITY

ALL SECTIONS COMBINED

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

SECTION A: PRODUCTS AND SERVICES LIABILITY

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

Deductible: EUR10,000 each and every claim, including costs and expenses

SECTION B: BREACH OF CONTRACT

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

Deductible: EUR10,000 each and every claim, including costs and expenses

SECTION C: SUB-CONTRACTOR VICARIOUS LIABILITY

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

Deductible: EUR10,000 each and every claim, including costs and expenses

SECTION D: INTELLECTUAL PROPERTY RIGHTS INFRINGEMENT AND DEFAMATION

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

Deductible: EUR10,000 each and every claim, including costs and expenses

SECTION E: REGULATORY COSTS AND FINES

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

Deductible: EUR10,000 each and every claim, including costs and expenses

SECTION F: DISHONESTY OF EMPLOYEES

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

Deductible: EUR10,000 each and every claim, including costs and expenses

SECTION G: PAYMENT OF WITHHELD FEES

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

Deductible: EUR10,000 each and every claim, including costs and expenses

INSURING CLAUSE 2: NETWORK SECURITY & PRIVACY LIABILITY

ALL SECTIONS COMBINED

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

SECTION A: NETWORK SECURITY LIABILITY

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

Deductible: EUR10,000 each and every claim, including costs and expenses

SECTION B: PRIVACY LIABILITY

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

Deductible: EUR10,000 each and every claim, including costs and expenses

SECTION C: MANAGEMENT LIABILITY

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

Deductible: EUR10,000 each and every claim, including costs and expenses

SECTION D: REGULATORY INVESTIGATION COSTS

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

Deductible: EUR10,000 each and every claim, including costs and expenses

SECTION E: PCI FINES, PENALTIES AND ASSESSMENTS

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

Deductible: EUR10,000 each and every claim, including costs and expenses

INSURING CLAUSE 3: CYBER INCIDENT RESPONSE

ALL SECTIONS COMBINED

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

SECTION A: INCIDENT RESPONSE COSTS

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

Deductible: EURO each and every claim, including costs and expenses

SECTION B: LEGAL AND REGULATORY COSTS

Limit of liability:	EUR2,000,000	each and every claim, including costs and expenses
Deductible:	EUR10,000	each and every claim, including costs and expenses

SECTION C: IT SECURITY AND FORENSIC COSTS

Limit of liability:	EUR2,000,000	each and every claim, including costs and expenses
Deductible:	EUR10,000	each and every claim, including costs and expenses

SECTION D: CRISIS COMMUNICATION COSTS

Limit of liability:	EUR2,000,000	each and every claim, including costs and expenses
Deductible:	EUR10,000	each and every claim, including costs and expenses

SECTION E: PRIVACY BREACH MANAGEMENT COSTS

Limit of liability:	EUR2,000,000	each and every claim, including costs and expenses
Deductible:	EUR10,000	each and every claim, including costs and expenses

SECTION F: THIRD PARTY PRIVACY BREACH MANAGEMENT COSTS

Limit of liability:	EUR2,000,000	each and every claim, including costs and expenses
Deductible:	EUR10,000	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:	EUR10,000	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:	EUR10,000	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:	EUR2,000,000	in the aggregate
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SECTION A: SYSTEM DAMAGE AND RECTIFICATION COSTS

Limit of liability:	EUR2,000,000	each and every claim, including costs and expenses
Deductible:	EUR10,000	each and every claim

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

Limit of liability:	EUR2,000,000	each and every claim, including costs and expenses
Deductible:	EUR10,000	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:	EUR10,000	each and every claim, including costs and expenses

SECTION D: DEPENDENT BUSINESS INTERRUPTION

Limit of liability:	EUR2,000,000	each and every claim, including costs and expenses
Deductible:	EUR10,000	each and every claim, including costs and expenses

SECTION E: CONSEQUENTIAL REPUTATIONAL HARM

Limit of liability:	EUR2,000,000	each and every claim, including costs and expenses
Deductible:	EUR10,000	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:	EURO	each and every claim, including costs and expenses

SECTION G: HARDWARE REPLACEMENT COSTS

Limit of liability:	EUR2,000,000	each and every claim, including costs and expenses
Deductible:	EUR10,000	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:	EUR2,000,000	each and every claim, including costs and expenses
Deductible:	EUR10,000	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: 31/10/2022