

CERTIFICATE OF INSURANCE

POLICY NUMBER:	ESK1233853495
INSURER:	CFC UNDERWRITING LTD on behalf of Lloyd's Insurance Company S.A. and other insurers
THE INSURED:	ADACOM Advance Internet Application SA, ADACOM Cyber Security Cyprus and ADACOM UK
ADDRESS:	190 Sygrou Avenue 176 71 Kallithea Athens 0 Greece
THE INCEPTION DATE:	00:01 Local Standard Time on 15 Oct 2021
THE EXPIRY DATE:	00:01 Local Standard Time on 15 Oct 2022
TECHNOLOGY ACTIVITIES:	Software Resale, PKI Services, Training, Consulting, Hardware and Software Installation, Systems Integration, Project Management, Managed Security Services as more fully described in the application forms dated 09 Sep 2020, 14 Sep 2020, 20 Sep 2021 and as held on file by CFC Underwriting Limited
LEGAL ACTION:	
TERRITORIAL SCOPE:	Worldwide
RETROACTIVE DATE(S):	Worldwide
Professional Liability:	15 Oct 2002
WORDING:	Technology (RoW) v2.1
ENDORSEMENTS:	Complaints Notice (Greece) English Language Agreement Clause Specified subsidiary exclusion clause Service of Suit Clause Communicable diseases exclusion and property and business interruption amendatory clause Split Retroactive Dates Clause (Single Limit Increase for E&O only) Cyber Risks Clause

CERTIFICATE OF INSURANCE

INSURING CLAUSE 1: PROFESSIONAL LIABILITY

ALL SECTIONS COMBINED

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

SECTION A: ERRORS AND OMISSIONS

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: CONTINGENT BODILY INJURY AND PROPERTY DAMAGE 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 E: 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 F: NETWORK SECURITY AND 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 G: 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 H: 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 I: 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: CYBER EVENT COSTS

ALL SECTIONS COMBINED

Aggregate limit of liability:	EUR2,000,000	in the aggregate
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SECTION A: INCIDENT RESPONSE COSTS

Limit of liability:	EUR2,000,000	each and every claim
Deductible:	EUR0	each and every claim

SECTION B: LEGAL, FORENSIC AND BREACH MANAGEMENT COSTS

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

SECTION C: CYBER CRIME

NO COVER GIVEN

SECTION D: THEFT OF PERSONAL FUNDS

NO COVER GIVEN

SECTION E: EXTORTION

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

SECTION F: SYSTEM DAMAGE AND RECTIFICATION COSTS

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

SECTION G: SYSTEM BUSINESS INTERRUPTION AND REPUTATIONAL HARM

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

SECTION H: LOSS ASSESSMENT COSTS

Limit of liability:	EUR25,000	each and every claim
Deductible:	EURO	each and every claim

INSURING CLAUSE 3: 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 4: COMMERCIAL PROPERTY

NO COVER GIVEN

INSURING CLAUSE 5: BUSINESS INTERRUPTION

NO COVER GIVEN

INSURING CLAUSE 6: 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 7: 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 8: 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: 15/10/2021