



LLOYD'S

Insurance effected through:
CFC Underwriting Limited
85 Gracechurch Street
London EC3V 0AA

This is to Certify that in accordance with the authorisation granted under the Contract (the unique market reference number of which is specified in the Schedule) to the undersigned by certain Underwriters at Lloyd's (whose names and the proportions underwritten by them will be supplied on request) and in consideration of the premium, the said Underwriters are hereby bound to insure in accordance with the terms and conditions contained herein or endorsed hereon.

The subscribing Insurers' obligations under Contracts of Insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Insurers are not responsible for the subscription of any co-subscribing Insurer who for any reason does not satisfy all or part of its obligations.

In Witness whereof this Certificate has been signed by:

A handwritten signature in black ink, appearing to be 'AR Hoz', written over a horizontal line.

Authorised Official

Please examine this Document carefully. If it does not meet your needs, please return it immediately. In all communications the Policy Number appearing in the Schedule should be quoted.



SCHEDULE

POLICY NUMBER:	ESH09797540
UNIQUE MARKET REFERENCES:	B1161LS12018 B1161LS12118 B1161LS12318
THE INSURED:	ADACOM ADVANCED INTERNET APPLICATIONS S.A. (ADACOM S.A.) ADACOM SYSTEMS LTD
ADDRESS:	190 Sygrou Avenue 176 71 Kallithea Athens Greece
THE UNDERWRITERS:	Underwritten by certain underwriters at Lloyd's
THE INCEPTION DATE:	00:01 Local Standard Time on 15 Oct 2018
THE EXPIRY DATE:	00:01 Local Standard Time on 15 Oct 2019
TOTAL PAYABLE:	EUR17,825.25
Broken down as follows:	
Premium:	EUR14,835.00
Policy Administration Fee:	EUR765.00
Tax:	EUR2,225.25
TECHNOLOGY ACTIVITIES:	Software Resale, PKI Services, Training, Consulting, Hardware and Software Installation, Systems Integration, Project Management, as more fully described in the application form dated 11 Sep 2018 and as held on file by CFC Underwriting Limited
LEGAL ACTION:	Worldwide
TERRITORIAL SCOPE:	Worldwide
RETROACTIVE DATE:	15 Oct 2002
INDEMNITY PERIOD:	12 months, in respect of INSURING CLAUSE 5
OPTIONAL EXTENDED REPORTING PERIOD:	12 months for EUR11,705.00 (only payable if you choose to exercise this option)
APPROVED CLAIMS PANEL PROVIDERS:	Norton Rose Fulbright DAC Beachcroft CMS Cameron McKenna CrowdStrike DOSarrest KPMG Mandiant Symantec
CLAIMS MANAGER:	CFC Underwriting Limited newclaims@cfunderwriting.com
CYBER INCIDENT RESPONSE LINE:	In the event of an actual or suspected cyber incident please call our Cyber Incident Response Team on the 24-hour hotline number: +44 (0) 208 798 3134
WORDING:	TECH ROW v2.1
ENDORSEMENTS:	ENGLISH LANGUAGE AGREEMENT CLAUSE



LIMITS OF LIABILITY AND DEDUCTIBLES

INSURING CLAUSE 1: PROFESSIONAL LIABILITY

ALL SECTIONS COMBINED

Aggregate limit of liability: EUR1,500,000 including **costs and expenses**

SECTION A: ERRORS AND OMISSIONS

Limit of liability: EUR1,500,000 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: EUR1,500,000 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: EUR1,500,000 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: EUR1,500,000 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

Aggregate limit of liability: EUR1,500,000 including **costs and expenses**

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

SECTION F: NETWORK SECURITY AND PRIVACY LIABILITY

Aggregate limit of liability: EUR1,500,000 including **costs and expenses**

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

SECTION G: REGULATORY COSTS AND FINES

Limit of liability: EUR1,500,000 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: EUR1,500,000 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: EUR1,500,000 each and every claim

Deductible: EUR10,000 each and every claim

INSURING CLAUSE 2: CYBER EVENT COSTS

ALL SECTIONS COMBINED

Aggregate limit of liability: EUR1,500,000



SECTION A: INCIDENT RESPONSE COSTS

Aggregate limit of liability:	EUR1,500,000	
Deductible:	EURO	each and every claim

SECTION B: LEGAL, FORENSIC AND BREACH MANAGEMENT COSTS

Aggregate limit of liability:	EUR1,500,000	
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

NO COVER GIVEN

SECTION F: SYSTEM DAMAGE AND RECTIFICATION COSTS

NO COVER GIVEN

SECTION G: SYSTEM BUSINESS INTERRUPTION AND REPUTATIONAL HARM

NO COVER GIVEN

SECTION H: LOSS ASSESSMENT COSTS

NO COVER GIVEN

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



SECTION E: TENANTS' LEGAL LIABILITY

NO COVER GIVEN

INSURING CLAUSE 4: COMMERCIAL PROPERTY

SECTION A: PROPERTY DAMAGE

NO COVER GIVEN

SECTION B: CONTENTS DAMAGE

NO COVER GIVEN

SECTION C: ADDITIONAL CONTENTS

Aggregate amount insured:	EUR100,000	
Deductible:	EUR1,000	each and every claim

SECTION D: ADDITIONAL EXPENSES

Aggregate amount insured:	EUR100,000	
Deductible:	EUR1,000	each and every claim

SECTION E: NEWLY ACQUIRED OR CONSTRUCTED PROPERTY

Aggregate amount insured:	EUR1,000,000	
Deductible:	EUR1,000	each and every claim

SECTION F: BUILDING REGULATIONS AND LAWS

NO COVER GIVEN

INSURING CLAUSE 5: BUSINESS INTERRUPTION

SECTION A: ACTUAL LOSS SUSTAINED

Aggregate limit of liability:	EUR1,000,000	
Sub-limited as stated on a separate Declarations page overleaf		
Deductible:	EUR1,000	each and every claim

SECTION B: PREVENTION OR RESTRICTION OF ACCESS TO PREMISES

Aggregate limit of liability:	EUR25,000	
Deductible:	EUR1,000	each and every claim

SECTION C: RENTAL INCOME

Aggregate limit of liability:	EUR1,000,000	
Deductible:	EUR1,000	each and every claim

SECTION D: EXTRA EXPENSE

Aggregate limit of liability:	EUR25,000	
Deductible:	EUR1,000	each and every claim



SECTION E: NEWLY ACQUIRED OR CONSTRUCTED PROPERTY

Aggregate limit of liability:	EUR25,000	
Deductible:	EUR1,000	each and every claim

SECTION F: PROFESSIONAL FEES

Aggregate limit of liability:	EUR25,000	
Deductible:	EUR1,000	each and every claim

INSURING CLAUSE 6: LOSS MITIGATION

Limit of liability:	EUR1,500,000	each and every claim
Deductible:	EUR10,000	each and every claim

INSURING CLAUSE 7: REPUTATION AND BRAND PROTECTION

Aggregate limit of liability:	EUR50,000	
Deductible:	EUR0	each and every claim

INSURING CLAUSE 8: COURT ATTENDANCE COSTS

Aggregate limit of liability:	EUR50,000	sub-limited to EUR1,000 per day
Deductible:	EUR0	each and every claim



COMMERCIAL PROPERTY AND BUSINESS INTERRUPTION SUB-LIMITS

INSURING CLAUSES 4 AND 5 SUB-LIMITS:

The **limit of liability** for:

- a. **INSURING CLAUSE 4 (PROPERTY DAMAGE and CONTENTS DAMAGE Sections only);** and
- b. **INSURING CLAUSE 5 (BUSINESS INTERRUPTION and RENTAL INCOME Sections only);**

in respect of each building address is subject to the following sub-limit for each and every claim:

LOCATION	BUILDING ADDRESS	PROPERTY DAMAGE ¹	CONTENTS DAMAGE ²	BUSINESS INTERRUPTION and RENTAL INCOME COMBINED ³
1	190 Sygrou Avenue 176 71, Kallithea, Athens, , 0, Greece	NO COVER GIVEN	NO COVER GIVEN	EUR500,000
2	Kreontos 25, Athens, 104-42, 0, Greece	NO COVER GIVEN	NO COVER GIVEN	EUR500,000

The **limit of liability** for **INSURING CLAUSE 5 (SECTION A only)** is further sub-limited in respect of the coverage listed below:

- a. damage to the property of one of **your** suppliers, other than a supplier of water, gas, electricity, telephone or internet: EUR25,000 each and every claim
- b. failure in the supply of water, gas, electricity, telephone or internet to **your premises** for more than 24 consecutive hours: EUR25,000 each and every claim

¹ **PROPERTY DAMAGE** means **INSURING CLAUSE 4, SECTION A**

² **CONTENTS DAMAGE** means **INSURING CLAUSE 4, SECTION B**

³ **BUSINESS INTERRUPTION and RENTAL INCOME COMBINED** means **INSURING CLAUSE 5, SECTIONS A and C COMBINED**



OUR REGULATORY STATUS

This insurance is underwritten by CFC Underwriting Limited, 85 Gracechurch Street, London, EC3V 0AA, United Kingdom on behalf of Underwriters at Lloyd's. CFC Underwriting Limited and the Lloyd's Managing Agents of the Syndicates on whose behalf we underwrite are authorised and regulated by the United Kingdom Financial Conduct Authority (FCA). CFC Underwriting Limited's Firm Reference Number at the FCA is 312848. These details may be checked by visiting the Financial Conduct Authority website at <https://register.fca.org.uk/>. Alternatively the Financial Conduct Authority may be contacted on +44 (0)20 7066 1000.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations to you in respect of insurance policies that we have underwritten on behalf of insurers. This depends on the type of business and the circumstances of the claim. In respect of general insurance business the FSCS will cover 90% of the claim, without any upper limit and for compulsory classes of insurance, the FSCS will cover 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

HOW TO COMPLAIN

We intend to provide an excellent service to you. However, we recognise that there may be occasions when you feel that this has not been achieved. If you are unhappy with any aspect of the service that you receive from us, please contact your insurance broker in the first instance, stating the nature of your complaint, the certificate and/or claim number.

Alternatively, you can contact us directly at enquiries@cfcunderwriting.com or please write to:

The Managing Director
CFC Underwriting Limited
85 Gracechurch Street
London EC3V 0AA
United Kingdom

If after taking this action you are still unhappy with the response it may be possible in certain circumstances for you to refer the matter to the Complaints team at Lloyd's.

The address of the Complaints team at Lloyd's is:

Complaints
Lloyd's
One Lime Street
London EC3M 7HA

Telephone: 020 7327 5693
Fax: 020 7327 5225
E-mail: complaints@lloyds.com
Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS).

The contact details for the FOS are: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK). Email complaint.info@financial-ombudsman.org.uk.

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at www.financial-ombudsman.org.uk.



The existence of this complaints procedure does not affect any right of legal action you may have against CFC Underwriting Limited or Lloyd's as detailed in the Choice of Law condition on the last page of your policy.

DATA PROTECTION NOTICE

We collect and use relevant information about you to provide you with your insurance cover or the insurance cover that benefits you and to meet our legal obligations. Where you provide us or your agent or broker with details about other people, you must provide this notice to them.

The information we collect and use includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover from which you benefit. This information may include more sensitive details such as information about your health and any criminal convictions you may have.

In certain circumstances, we may need your consent to process certain categories of information about you (including sensitive details such as information about your health and any criminal convictions you may have). Where we need your consent, we will ask you for it separately. You do not have to give your consent and you may withdraw your consent at any time. However, if you do not give your consent, or you withdraw your consent, this may affect our ability to provide the insurance cover from which you benefit and may prevent us from providing cover for you or handling your claims.

The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law.

We will process individual insured's details, as well as any other personal information you provide to us in respect of your insurance cover, in accordance with our privacy notice and applicable data protection laws.

To enable us to use individual insured's details in accordance with applicable data protection laws, we need you to provide those individuals with certain information about how we will use their details in connection with your insurance cover.

You agree to provide to each individual insured this notice, on or before the date that the individual becomes an individual insured under your insurance cover or, if earlier, the date that you first provide information about the individual to us.

We are committed to using only the personal information we need to provide you with your insurance cover. To help us achieve this, you should only provide to us information about individual insureds that we ask for from time to time.

You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use your information or request a copy of our full privacy notice, please contact us directly at enquiries@cfcunderwriting.com.

For more information about how we use your personal information please see our full privacy notice, which is available online on our website at:

<http://www.cfcunderwriting.com/privacy>



ENGLISH LANGUAGE AGREEMENT CLAUSE

ATTACHING TO POLICY
NUMBER:

ESH09797540

THE INSURED:

ADACOM Advanced Internet Applications S.A. (ADACOM S.A.) ADACOM Systems Ltd

WITH EFFECT FROM:

15 Oct 2018

I hereby confirm my request that the present document and any other document and correspondence pertaining to the present insurance be in the English language.

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY