



Policy certificate

Insurance effected through the Coverholder:

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

PLEASE NOTE – This notice contains important information. PLEASE READ CAREFULLY.

The Coverholder acts as an agent of Lloyd's Insurance Company S.A. in performing its duties under the Coverholder Appointment Agreement with the Unique Market Reference stated within this Policy. This Policy comprises a Certificate, the Schedule, Wording and all other provisions and conditions attached and any endorsements issued.

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer is shown in this contract.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

In Witness whereof this Certificate has been signed by:

A handwritten signature in black ink, appearing to read 'ARH', followed by a wavy line.

Authorised Official

Please examine this document carefully. If it does not meet your needs, please contact your broker immediately.
In all communications the policy number appearing overleaf should be quoted.



SCHEDULE

POLICY NUMBER:	ESI102515918
UNIQUE MARKET REFERENCES:	B087519C9N5048 B087519C9N5052 B087519C9N5054
THE INSURED:	ADACOM SA, ADACOM CYBERSECURITY CY LTD AND 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 2019
THE EXPIRY DATE:	00:01 Local Standard Time on 15 Oct 2020
TOTAL PAYABLE:	EUR18,047.20
Broken down as follows:	
Premium:	EUR15,028.00
Policy Administration Fee:	EUR765.00
Tax:	EUR2,254.20
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 19 Sep 2019 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@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 24-hour hotline number:
+44 (0) 208 798 3134

WORDING: TECH ROW v2.1

ENDORSEMENTS: ENGLISH LANGUAGE AGREEMENT CLAUSE
SERVICE OF SUIT 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

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

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

CFC Underwriting Limited is 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.

Lloyd's Insurance Company S.A. is a Belgian limited liability company (société anonyme / naamloze vennootschap) with its registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium. Its Firm Reference Number(s) and other details can be found on www.nbb.be.

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 - GREECE

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:

Chief Executive Officer
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 Operations team at Lloyd's Insurance Company S.A:

Service Manager
Operations Team
Lloyd's Insurance Company S.A.
Bastion Tower
Marsveldplein 5
1050 Brussels
Belgium

Tel: +32 (0)2 227 39 39
E-mail: enquiries.lloydsbrussels@lloyds.com

Your complaint will be acknowledged, in writing, within 5 business days of the complaint being made.

A decision on your complaint will be provided to you, in writing, within 50 calendar days of the complaint being made.

If you remain dissatisfied after Lloyd's Insurance Company S.A has considered your complaint, you may have the right to refer your complaint to the Hellenic Consumers Ombudsman, the Bank of Greece or the General Secretariat of Consumer Affairs in Greece. The contact details are as follows:



Hellenic Consumers Ombudsman
144 Alexandras Avenue
114 71, Athens
Greece

Tel: +30 210 646 0862
Fax: +30 210 646 0414
E-mail: grammateia@synigoroskatanaloti.gr
Website: www.synigoroskatanaloti.gr/index.html

Complaints referred to the Hellenic Consumers Ombudsman must be submitted to it within 3 months of you becoming aware of the act or omission that gave rise to the complaint.

Bank of Greece
21 E. Venizelos Avenue
102 50, Athens
Greece

Tel: +30 210 320 1111
Fax: +30 210 323 2239/2816
E-mail: complaints@bankofgreece.gr

General Secretariat of Consumer Affairs
Kaniggos Sq.
10181 Athens
Greece

E-mail: info@efpolis.gr
Website: www.efpolis.gr/

If you have purchased your contract online you may also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is www.ec.europa.eu/odr.

The existence of this complaints procedure does not affect your right to commence a legal action or an alternative dispute resolution proceeding in accordance with your contractual rights.



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:

ESI102515918

THE INSURED:

ADACOM SA, ADACOM CYBERSECURITY CY LTD AND ADACOM UK

WITH EFFECT FROM:

15 Oct 2019

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



SERVICE OF SUIT CLAUSE

ATTACHING TO POLICY

NUMBER: ESI102515918

THE INSURED: ADACOM SA, ADACOM CYBERSECURITY CY LTD AND ADACOM UK

WITH EFFECT FROM: 15 Oct 2019

This Policy shall be governed by the law of Greece whose Courts shall have jurisdiction in any arising dispute.

We agree that all summonses, notices or processes requiring to be served upon **us** for the purpose of instituting any legal proceedings against **us** in connection with this Insurance will be properly served if addressed to **us** and delivered to **us** care of:

Marianna Papakadis
Country Manager for Greece
Lloyd's Greece SA
25A Boukourestiou Street
106 71 Athens
Greece

who in this instance, has authority to accept service on **our** behalf.

By giving the above authority **we** do not renounce **our** right to any special delays or periods of time to which **we** may be entitled for the service of any such summonses, notices or processes by reason of **our** residence or domicile.

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY