

Evidence of Insurance

Eligible Cyber Essentials Certificate Holders

Master Policy Number	38181000
Master policy in the name of	Eligible Holders of current Cyber Essentials Certificate
Cyber Essentials Certificate No.	e12d985d-bd91-47cb-b483-77b3a9b6190d
Insured Name	CHASESTEAD LIMITED
Insured's Address	Chasestead Limited, Icknield Way Letchworth SG6 1JX
Turnover	Up to £20,000,000
Policy number	0038330201
Period of Insurance	From: 16/10/2026 To: 16/10/2027 Both days at 00:01 a.m.

Insurer	American International Group UK Limited
Policy wording	www.sutcliffeinsurance.co.uk/business-insurances/cyber-essentials-insurance/

Cyber Liability		
Limit of Liability	£25,000	in the Aggregate (Including defence costs and expenses)
Excess	£1,000	per claim other than,
	£5,000	in respect of any loss from any claim emanating from activities in the USA or Canada
Network Interruption Retention	6 hours	
Jurisdiction	UK & Crown Dependencies	
Geographical Limits	Worldwide	

Continuity Date	Inception date of the first cyber policy issued by American Insurance Group UK Limited or Cyber Essentials Evidence of Insurance issued to the Insured. The continuity date will be maintained at renewal providing there is no more than a 14-day gap from the end of the expiring Cyber Essentials certificate to the start of the renewing Cyber Essentials certificate.
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At first suspicion of an incident the organisation should immediately contact the

First Response Service +44 (0)1273 730992

For other insurance questions please contact:

cyberessentials@sutcliffeinsurance.co.uk

or

call 01905 21681

Cyber Insurance

Congratulations on obtaining your Cyber Essentials Certification. As an eligible firm who has chosen to opt-in, you benefit automatically for Cyber Insurance.

Please ensure that you **keep a hard copy of these documents** in case you need to make a claim and your computers can't be accessed.

If you need to claim or suspect you may have experienced a cyber-incident or data breach then you should contact the **First Response Service on +44 (0)1273 730992**, without delay. They will then assemble the appropriate technical, legal and crisis management experts to assist you and your IT team with:

- Identifying the problem
- Restoring systems & data
- Providing legal advice & litigation defence
- Notifying data subjects
- Giving public relations support
- Handling fines & penalties
- Payment of lost profits

The insurance provided with your certification provides a **limit of indemnity of £25,000**. This limit may be sufficient for small incidents but won't go far if you have a serious breach or more than one breach. **If you would like to discuss increasing your cover beyond £25,000, please contact us.**

Please note that this policy is connected to your Cyber Essentials Certification and expires at the same time, but you will have the opportunity to opt-in again when you recertify.

If you wish to discuss the policy cover provided or would like our advice regarding obtaining more comprehensive cover, please call us on 01905 21681 or email cyberessentials@sutcliffeinsurance.co.uk. Alternatively, you can visit our website www.sutcliffeinsurance.co.uk.

The policy wording can be found by clicking the link alongside **Wording** on the Evidence of Insurance.

You may also want to consider registering your organisation the National Cyber Security Centre's early warning system. This is a free service which monitors threats to your IP address.

<https://www.ncsc.gov.uk/section/active-cyber-defence/early-warning>

Your Sutcliffe & Co Cyber Essentials Team

Cyber Insurance - Statement of Demands and Needs

By successfully completing your Cyber Essentials certification, you have been provided with a base level of cyber insurance for a period shown on the Evidence of Insurance. In arranging this insurance with American International Group UK Limited (AIG) we chose them based on their expertise, level of service and specialism in this type of insurance.

The package of cover includes protection in respect of:

- Event Management
- Data Protection Investigations
- Data Protection Fines (where legally payable)
- Liability
- Business Interruption

Please Note

This policy only gives a limit of indemnity of £25,000 in the aggregate. It does not include cover money stolen through cyber-crime or invoice fraud. If you want an increased limit of indemnity or more comprehensive cover you should apply via Sutcliffe & Co Insurance Brokers on 01905 21681 or cyberessentials@sutcliffeinsurance.co.uk

Warning: This document is not intended to be a statement of all cover provided. Please refer to the insurer schedule of cover and policy document for this information

Service and Remuneration Disclosure Information

Cyber Insurance

Our Service

We arrange the insurance cover for eligible organisations following successful Cyber Essentials certification with IASME Consortium.

NON-Advised: We have determined that the policy offered is consistent with your demands and needs but have provided only factual information about the product. We have not provided any advice or recommendation and you will need to make your own decision on whether the policy is suitable for your individual circumstances.

The capacity in which we are acting

We will act as **your** Agent when sourcing a suitable policy, when placing the insurance and assisting you with a claim.

Our Remuneration

You are entitled, at any time, to request information regarding any commission which we may have received as a result of placing this insurance. Commission We receive a commission from AIG which is calculated as a percentage of the insurance premium.

Terms Of Business Agreement

This document details our service and our arrangements for dealing with your insurance. Please read it carefully and retain a copy for your records. The English language will be used for all communications, the contractual terms and conditions, and any information we are required to supply to you, before and during the duration of the contract and this agreement shall be subject to English Law.

The Financial Conduct Authority is the independent watchdog that regulates financial services. Sutcliffe Insurance Brokers Limited t/as Sutcliffe & Co, 2 Foundry Street, Worcester, WR1 2BJ, is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 306068. You can check our status at register.fca.org.uk or by contacting the FCA on 0800 111 6768. Our permitted business includes advising, arranging, dealing in and assisting with the placing & administration of general insurance policies.

Data Protection And Privacy Statement

We are a data controller, and our data protection officer is Duncan Sutcliffe. We act as your agent and will collect data, including personal information and risk details, solely to enable us to obtain and provide insurance quotations, arrange and administer your insurance. Data collected by us is contractual, and for our legitimate business interests as an insurance broker and we will be unable to offer any quotation or insurance if you refuse to provide certain personal data, including health, financial and criminal records data which is collected under the lawful basis of public interest, where these would affect the provision of cover and/or performance of insurance contracts.

Your information will be held securely by us and shared with insurers, which could include reputable providers in other countries, to enable them to provide accurate terms and they will also obtain data about you and your insurance history from various insurance anti-fraud databases, such as the Claims and Underwriting Exchange (CUE) as well as publicly available websites and credit referencing agencies.

We will also share your contact information with Zywave, who provide us with software for providing our clients with newsletters, updates on our service and other products available. We will not give anyone else any personal information except on your instructions or authority, or where we are required to do so by law, or by virtue of our regulatory requirements. Information about you and your insurances will be held while you are a client and for a minimum of three years, and in certain circumstances up to six years, after expiry of your policies. Under the Data Protection Act data subjects have the right to see, and correct, personal information about them that we hold. Please write to our data protection officer at our usual office address if you wish to exercise your rights or have a complaint about our use of your data.

Our Service And Obligations To You

We are an independent insurance intermediary, who act on our customers' behalf in arranging insurance, including assessing your insurance needs and recommending policies suitable for you; arranging your insurance cover with insurers to meet your requirements; and helping you with any ongoing changes you have to make. As part of our service, we will assist you with any claim you need to make and tell you what your responsibilities are in relation to making claims.

We will act as your agent in sourcing a policy to meet your demands and needs and presenting the information provided by your nominated Insurance Contact in a manner which is clear and accessible to insurers.

We will advise and make a recommendation for you after we have assessed your demands and needs. Our advice will be confirmed in a demands & needs and suitability statement, giving the reasons for our recommendation.

We only offer this insurance through American International Group UK Limited (AIG).

Our Relationship with BBPS Ltd

We are a Partner Broker of BBPS Ltd. BBPS Ltd is an independent insurance intermediary, authorised and regulated by the Financial Conduct Authority (FCA). Their Financial Services Register number is 307079. These details can be checked on the Financial Services Register by visiting the FCA's website at <https://register.fca.org.uk/> or by contacting the FCA on 0300 500 8082. BBPS Ltd provides us with access to products and services. BBPS Ltd may receive remuneration from insurers, finance providers and other associated business partners for business we place with them. Please ask us if you would like further information.

Client and Insurer Money

We are not authorised to handle client monies, all client money is handled by BBPS Ltd. Details of who BBPS Ltd are, are shown above. BBPS Ltd hold all client money in a trust account, the purpose of which is to protect you in the event of financial failure since, in such circumstances, general creditors would not be able to make claims on client money.

If BBPS Ltd hold money on a client's behalf, it will be held in a trust fund that is separate from their own cash assets. These separate trust fund arrangements are commonly known as 'client money'. If they were ever unable to pay their debts, then those to whom they owe money (their creditors) should not be able to make claims on their client money in the separate trust funds as it does not form part of their own cash assets.

The trust arrangement BBPS Ltd use for client money is known as a non-statutory trust. Here, they may use premiums and claims monies they receive to fund other clients' premiums and claims; for example, they may pay a premium on to an insurer before they have received it from the client if they believe it is in the best interests of that client.

BBPS Ltd have agreements with some insurers (known as 'risk transfer agreements'). Under these risk transfer agreements, the insurers agree that they are responsible to you for any premium that you have already paid to us, and that the insurer remains responsible for any premium refunds or claims payments until the premium refund or claim payment is received by you. In this case BBPS Ltd may hold client money due to or from the insurers in the same trust fund.

Where BBPS Ltd do not have risk transfer agreements in place with insurers, the client money they hold will still be protected within the non-statutory trust. Money held as client money has priority over insurers to the money in the trust fund as insurers granting risk transfer have agreed to subordinate their interests in the trust to those of BBPS Ltd non risk transfer clients.

BBPS Ltd do not use client money to pay commission before they receive your premium.

When BBPS Ltd hold client money in trust for you this gives rise to fiduciary duties upon them that will not be discharged until the client money is deemed to have reached the insurer or product provider (as detailed above, this is when they receive premium in case of risk transfer agreements).

Without affecting BBPS Ltd.'s fiduciary duties to you, in some cases they may:

- i. hold client money in accounts which are outside of the United Kingdom and which may be subject to different legal and regulatory conditions and may be treat money differently in the event of an bank failing. If you are a consumer (a person who buys products or services for personal use and not for business purposes) you can ask them not to put your client money in an account in a particular country
- ii. pass client money to another intermediary, including ones outside of the United Kingdom where different legal and regulatory conditions apply and where money may be treated differently in the event of an intermediary failing. If you are a consumer, you can ask them not to pass your money to an intermediary outside of the United Kingdom or in a particular country.
- iii. arrange to hold certain investments with a value at least equal to the money that would otherwise have been paid into a separate client account. If they do this, they will be responsible for meeting any shortfall in the client money funds if the shortfall is due to a reduction in the market value of those investments.

If, in the process of handing client money, they earn interest or benefit from investment income or from foreign rate movements, they will keep any such amounts.

Payment Options

We normally accept payment by bank transfer, cheque or the following credit/debit cards – Visa, MasterCard and Maestro. We DO NOT accept payment in cash.

Are We Covered By The Financial Services Compensation Scheme (FSCS)?

We are covered by the Financial Services Compensation Scheme (FSCS). For Commercial customers with less than £1m turnover, insurance advising and arranging is covered for 90% of the claim, without an upper limit. Some policies (for example, professional indemnity, motor insurance and employers' liability insurance), are covered for 100% of the claim, without an upper limit. Further information is available from the FSCS.

IMPORTANT: Limit And Exclusion Of Liability

Unless we have otherwise agreed with you in writing our liability to you (whether in contract or tort including negligence) will **in all circumstances be limited to £5,000,000 per any one claim and also in the aggregate.**

Notwithstanding the preceding paragraph we shall not be liable to you under any circumstance for any loss of profit indirect loss or consequential loss whatsoever. This exclusion and limitation will not apply in respect of our liability arising from any fraudulent act OR for death or personal injury arising from our negligence OR from any duty or obligation owed to you under any statutory or regulatory stipulation.

Our Charges For Providing Our Services To You

We usually receive a commission from the insurer with whom we place your business. Prior to the conclusion of each insurance contract, we will remind you of your right to be advised of the level of commission which we receive from underwriters. You are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance business.

How You Can Complain

Our aim is to provide a first-class service, however, if you wish to register a complaint, please contact us **by writing to:**

Duncan Sutcliffe, Sutcliffe Insurance Brokers Limited, 2 Foundry Street, Worcester, WR1 2BJ

or, **by phone** on 01905 21681 or **by email** to duncan@sutcliffeinsurance.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service, for an independent assessment. The FOS Consumer Helpline is on **0800 023 4567** and their address is: Financial Ombudsman Service, Exchange Tower, London E14 9SR Their website is at: <http://www.financial-ombudsman.org.uk/> or, if your complaint relates to a policy sold online or via email you can register the complaint using the European Online Dispute Resolution platform at <http://ec.europa.eu/consumers/odr/>

Claims

All incidents which could lead to a claim must be reported as soon as practicable. Your insurer's claims contact number is shown on the Evidence Of Insurance document.



First Response

In the event of an incident, call:

+44 (0) 1273 730992

Response Advisor:*
CMS Cameron McKenna
IT Specialist:*
Grant Thornton

Key Terms and Conditions

- You will receive assistance for a period of 48 hours at AIG's expense.
- Your policy retention does not apply to this service and can be used whenever you have an incident.
- This service is provided without prejudice to policy coverage.
- There is no onus of proof, you can use this service even if you suspect an incident.

You will be provided with updating reports detailing the support and advice provided regarding the incident and next steps.

* If you choose to appoint alternative providers outside the First Response service you must obtain prior approval from the AIG Claims team, any such costs are subject to the policy retention and will erode the policy limit.

First Response Service



Your call will be answered by an AIG call centre. Your call will be answered in English but a call-back service is available in local language.



The Response Advisor will contact you within 1 hour to take initial details of the incident and advise on next steps as well as assisting with the coordination of the response.



The Response Advisor will appoint an IT specialist to assist you in determining what has been affected and how it can be contained, repaired or restored.



You will receive initial legal advice to assist on the requirements to notify regulators and individuals.



If required, the Response Advisor will appoint a Public Relations Advisor to help prevent reputational damage and a Cyber Extortion Advisor to guide you during an extortion or ransomware event.

American International Group, Inc. (NYSE: AIG) is a leading global insurance organization. AIG provides insurance solutions that help businesses and individuals in more than 200 countries and jurisdictions protect their assets and manage risks through AIG operations, licenses and authorizations as well as network partners. For additional information, visit www.aig.com. This website with additional information about AIG has been provided as a convenience, and the information contained on such website is not incorporated by reference herein. AIG is the marketing name for the worldwide operations of American International Group, Inc. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds. American International Group UK Limited is registered in England; company number 10737370. Registered address: The AIG Building, 38 Fenchurch Street, London EC3M 4AB. American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109). This information can be checked by visiting the FS Register (www.fca.org.uk/register).