

ISSUED: 1. DECEMBER 2021

CERTIFICATE OF CYBER INSURANCE

POLICY

Policy Business Owner	Verkabelt Technology GmbH	
Class of Business	Information Technology – SaaS Provider	
Policy Number	EXG 1280649 CC-1	
Policy Type	Cyber Professional Mid Risk Policy v 2.1	
Policy Period	From:	25 December 2021, 5:00 PM CET
	To:	25 December 2022, 5:00 PM CET
	All days inclusive, time based on Central European Time (CET)	

COVERAGE

Policy Aggregate	€ 5.000.000 EUR
	This represents the total amount claimable over the policy term

BUSINESS INTERRUPTION	INSURED LIMIT	DEDUCTIBLE EXCESS
A loss of income as a direct result of a cyber incident. Includes network interruptions caused by service providers.	€ 5.000.000 EUR	€ 10.000 EUR Waiting Period: 12 hrs

FIRST PARTY ITEMS	INSURED LIMIT	DEDUCTIBLE EXCESS
EMERGENCY INCIDENT RESPONSE Access to a cyber incident response team comprised of certified industry specialists. Includes Legal and PR Teams.	€ 5.000.000 EUR	€ 10.000 EUR
SYSTEMS AND DATA RECOVERY Recovery, restoration and recollection of data, emails, online services and IT Software as a result of a cyber incident.	€ 5.000.000 EUR	€ 5.000 EUR

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<p>CYBER EXTORTION Ransom payments to hackers & third parties required to end an extortion threat.</p>	<p>€ 1.000.000 EUR</p>	<p>€ 50.000 EUR</p>
<p>SOCIAL ENGINEERING Use of phishing scams to manipulate workers to giving away sensitive information.</p>	<p>NOT COVERED</p>	

THIRD PARTY ITEMS	INSURED LIMIT	DEDUCTIBLE EXCESS
<p>COMPENSATION CLAIMS Claims by customers as a result of data breaches.</p>	<p>€ 3.000.000 EUR</p>	<p>€ 20.000 EUR</p>
<p>LEGAL & DEFENCE COSTS Legal Advice on requirements to notify customers of a cyber incident.</p>	<p>€ 2.000.000 EUR</p>	<p>€ 20.000 EUR</p>
<p>PRIVACY REGULATORY FINES Fines for breaching GDPR / Privacy Regulations with inability to adequately protect customer data.</p>	<p>€ 1.000.000 EUR</p>	<p>€ 50.000 EUR</p>

POLICY EXCLUSIONS

1. Betterment – Cost to improve technology, including software or security upgrades after a cyber event.
2. Loss of Value due to theft of intellectual property.
3. Replacement of general equipment/hardware.
4. Intentional Acts or prior known circumstances before commencement of policy.
5. PCI Fines as it is expected that full responsibility is taken for compliance with the PCI DSS.

For more detailed information on your coverage, please refer to the policy disclosure statement accessible by logging onto your account at <https://exagioinsurance.com/>