



PROFESSIONAL INDEMNITY INSURANCE

POLICY SCHEDULE

The **Insured** has submitted to the **Insurer** the **Proposal** and declarations. The **Insurer** has accepted the risk based upon this information provided before the start of this Policy and in consideration of the **Premium** paid or to be paid by the **Insured**, the **Insurer** will indemnify the **Insured**, subject to the terms, conditions, exclusions, exceptions and limitations of this policy.

Policy Number:	NBSPIXOLAOC/13145616	
Insured:	Fyrup Ltd	
Insured's Address:	45-55 Commercial Street London E1 6BD	
Insured's Business:	Miscellaneous Professions Fire risk assessments, fire door and fire stopping surveys as well as fire door and fire stopping repair/installation.	
Period of Insurance:	From: 14 March 2025 to 13 March 2026 both days inclusive	
Limit of Indemnity:	GBP 3,000,000 any one Claim	
Excess of:	GBP 2,000,000 any one Claim	
Underlying Policy 1:		
Insurer:	AXA XL	
Limit:	GBP 2,000,000	
Policy Number:	PQ0669764	
Premium:	GBP	2,250.00
Insurance Premium Tax:	GBP	270.00
Admin Fee:	GBP	70.00
Total:	GBP	2,590.00
Premium Payment Due Date:	13 April 2025	
Jurisdiction:	Worldwide Ex USA & Canada	
Territorial Limits:	Worldwide Ex USA & Canada	
Retroactive Date:	01 March 2023	
Proposal Date:	29 January 2025	
Policy Wording:	NBSXOL24	
Endorsements:	As detailed herein	
Coverholder:	NBS Underwriting Limited	
Insurer:	Hadron UK Insurance Company Limited (100%)	



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Issued on behalf of **Hadron UK Insurance Company Limited**.

This is to certify that in accordance with the authorization granted under contract to **NBS Underwriting Limited** to operate a binding authority underwriting agreement and to act on behalf of **Insurer(s)** whose names and proportions underwritten by them are supplied within the Schedule attaching to this Policy the said **Insurer(s)** are hereby bound each for his own part and not one for another their heirs executors and administrators to insure in accordance with the terms and conditions herein or endorsed herein.

Hadron UK Insurance Company Limited is a company registered in England and Wales (Company number 00011615) with registered office at One Fleet Place, London, EC4M 7WS.

Hadron UK Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Reference number 202146).

Hadron UK Insurance Company Limited (the Insurer) will provide the insurance described in the Policy subject to its terms and conditions for the Period of Insurance stated in the Schedule and any subsequent period for which the Insured shall pay and the Insurer shall agree to accept the premium.

NBS Underwriting is a trading style of **NBS Underwriting Limited**. Registered in England No. 07566393. Registered Office: One Fleet Place, London EC4M 7WS. **NBS Underwriting Limited** is authorised and regulated by the Financial Conduct Authority, FRN 590034.

Endorsements

NBSPI009: CYBER EXCLUSION

It is noted and agreed that this **Policy** excludes and the **Insurer** shall not be liable in respect of any **Claim, Circumstance**, loss, damage, liability, claimant's costs, **Defence Costs** and/or other sums based on, arising out of or in any way connected to any of the following:

- a. The failure of any **Computer System** or other electronic device or of any program, instruction or data for use in any **Computer System** or other electronic processing device, equipment or system to function in the way expected or intended; or
- b. **Computer Viruses**;
- c. **Security Breaches**;
- d. **Cyber Extortion**;
- e. **Cyber Terrorism**;
- f. loss or damage of or to computer software or computer hardware or any **Digital Assets**; or
- g. **Denial of Service Attack**

Definitions

Computer System means computer data processing equipment media or part thereof, or system of data storage and retrieval, or communications system, network, protocol or part thereof, or storage device, microchip, integrated circuit, real time clock system or similar device or any computer software (including but not limited to application software, operating systems, runtime environments or compilers), firmware or microcode.

Computer Viruses shall include (but not be limited to) a virus, malicious code or worm which either damages the **Insured's** network or allows unauthorised use of or access to any **Digital Asset**.

Cyber Extortion shall mean any threat, including a demand for funds, directed to an **Insured** to avoid corruption, damage or introduction of a **Computer Virus** or a **Denial of Service Attack**.

Cyber Terrorism shall mean an act or series of acts of any natural person or group(s) of persons, whether acting alone or on behalf of or in connection with any third party organisations, committed for political, religious, personal or ideological purposes including but not limited to the intention to influence any government and/or put the general public in fear for such purposes by using activities perpetrated electronically or otherwise that are directed towards the destruction, disruption or subversion of communications and information systems, infrastructure computers, **Digital Assets**, the internet, telecommunications or electronic networks and/or its content or sabotage and/or threat there from.

Denial of Service Attack shall mean any unlawful attempt by a party to temporarily or indefinitely interrupt or suspend service to a **Digital Asset**.

Digital Assets shall mean any of the **Insured's** computer or mobile devices or other electronic data processing device, equipment or system, any hardware, software, programme, instruction, data or component utilised or intended to be utilised therein or thereby, or any actual or intended function of or process performed by any of the foregoing. **Digital Assets** shall also include the **Insured's Computer System**.

All other terms and conditions of this **Policy** remain unaltered.

NBSPI995: Pandemic Exclusion

We will not be liable under this Insurance in respect of any Loss, Damages or Defence Costs in connection with any Claim, arising out of, based upon or attributable to:



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- a. Coronaviruses; and
- b. Coronavirus disease (COVID-19); and
- c. Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); and
- d. any mutation of or variation of a), b) or c) above; and
- e. any infectious disease that is designated or treated as a pandemic by the World Health Organisation; and
- f. any fear or anticipation of a), b), c), d) or e) above,

Provided always that nothing in this exclusion shall operate to exclude any claim or loss arising from the conduct of the Insured's Professional Services

All other terms and conditions, remain unaltered.