

Your Renewal Policy

CHUBB®

Chubb Ignite Business Computer Insurance Policy for:

EUROCAMP LIMITED

Negotiated for you by:

Arthur J. Gallagher

Chloe Mowles

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Chubb Ignite Business Computer Insurance Policy

Policyholder	EUROCAMP LIMITED AND SUBSIDIARY COMPANIES	Address	CHELFORD HOUSE GADBROOK PARK NORTHWICH, CW9 7LN
Policy Number	UKEDPO11222123	Chubb Line	100%
Business Description	Tour Operators	Policy Form Reference	CCI/CIM/COMPUTER- INSURANCE/2018/1A- POL CCiCM18B
Period from (inclusive)	01/10/2023 LST	Period to (inclusive)	30/09/2024 LST
Underwriter	BCI Ignite Underwriting Centre	Claims Notification to	PropertyClaims@Chubb.com

Business Computers Insurance Premium

Insurance Premium excluding Insurance Premium Tax	GBP 1,261.69
Terrorism Premium excluding Insurance Premium Tax	GBP 0.00
Total Premium excluding Insurance Premium Tax	GBP 1,261.69
Insurance Premium Tax	GBP 151.40
Total Premium including Insurance Premium Tax	GBP 1,413.10

Limits

The limits of liability set out in this Schedule are the maximum amounts that the Company will pay in the event of a claim.

Section 1: Material Damage			
	Operative	Excess	Limit of Liability
Static Computer Equipment	Yes	GBP 250	GBP 303,750 - any one occurrence
Portable Computer Equipment	Yes	GBP 250	GBP 83,000 - any one occurrence
Electronic Office Equipment	No	Not applicable	Not applicable
Section 2: Reinstatement of Data			
	Operative	Excess	Limit of Liability
Reinstatement of Data	Yes	GBP 250	GBP 55,000 - any one occurrence
Section 3: Increased Costs of Working			
	Operative	Excess	Limit of Liability
Increased Costs of Working	Yes	GBP 250	GBP 50,000 - any one occurrence
Section 4: Computer Breakdown			
	Operative	Excess	Limit of Liability
Computer Breakdown	Yes	GBP 250	GBP 386,750 - any one occurrence
Section 5: UK Terrorism			
	Operative	Excess	Limit of Liability
Terrorism Section 1	No	Not applicable	Not applicable
Terrorism Section 2 and 3	No	Not applicable	Not applicable

Insured Location

Any premises owned, occupied or utilised by the Insured where legally permissible to insure anywhere in the European Union.

Additional Terms and Conditions Endorsed to the Policy

COMMUNICABLE DISEASE ENDORSEMENT

1. Notwithstanding and superseding any other provision of this policy to the contrary, this policy does not insure any loss, damage, claim, cost, expense or other sum whatsoever, directly or indirectly arising out of, or in any way attributable or related to, connected with or occurring concurrently or in any sequence with:
 - 1.1 a Communicable Disease; or
 - 1.2 the fear or threat (whether actual or perceived) of a Communicable Disease.
2. For the purposes of this endorsement, loss, damage, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:
 - 2.1 for a Communicable Disease, or
 - 2.2 any property insured hereunder that is or may be affected by a Communicable Disease.
3. As used herein, a Communicable Disease means any:
 - 3.1 physical distress, illness, or disease caused or transmitted directly or indirectly by any virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and regardless of the means of transmission; or
 - 3.2 any virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, which is capable of causing physical distress, illness or disease.
4. This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

All other terms, conditions and exclusions of the policy remain the same.

Maintenance and Back-up (7 days)

It is hereby noted and agreed that the following Policy Conditions apply in relation to Section 2 **Reinstatement of Data** and Section 3 **Increased Cost of Working**.

Maintenance and Back-up

The Policyholder shall

- a) maintain the Property in good order and efficient operating condition and
- b) observe the manufacturers or suppliers instructions for use operation storage transit and inspection of the Property and
- c) back-up information (other than software programs) at least once every twenty four hours verify and store taking all reasonable precautions in their safe storage and separately maintain one Verified Back-up Copy at least once every seven days in a location away from the Premises and
- d) maintain one Verified Back-up Copy and up to date set of software programs in a separate location away from the Premises and
- e) obtain and keep in force and effect a proper and valid license in respect of any software program in its possession

All other terms and conditions remain unchanged.

PROPERTY CYBER and DATA Endorsement (LMA5400)

The following Endorsement applies to all sections of this Policy:

1. Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes any:
 - 1.1 **cyber loss**, unless subject to the provisions of paragraph 2;
 - 1.2 loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting

from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any **electronic data**, including any amount pertaining to the value of such **electronic data**, unless subject to the provisions of paragraph 3;

regardless of any other cause or event contributing concurrently or in any other sequence thereto.

2. Subject to all the terms, conditions, limitations and exclusions of this Policy or any endorsement thereto, this Policy covers physical loss or physical damage to the **property insured** under this Policy caused by any ensuing fire or explosion which directly results from a **cyber incident**, unless that **cyber incident** is caused by, contributed to by, resulting from, arising out of or in connection with a **cyber act** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **cyber act**.

3. Subject to all the terms, conditions, limitations and exclusions of this Policy or any endorsement thereto (and except as otherwise provided for by Section 2 Reinstatement of Data and the Research and Development Costs Policy Extension of this Policy):

should **electronic data processing media** owned or operated by the Insured suffer physical loss or physical damage insured by this Policy, then this Policy will cover the cost to repair or replace the **electronic data processing media** itself plus the costs of copying the **electronic data** from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling the **electronic data**. If such media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank **electronic data processing media**. However, this Policy excludes any amount pertaining to the value of such **electronic data**, to the Insured or any other party, even if such electronic data cannot be recreated, gathered or assembled.

4. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

5. This endorsement supersedes and, if in conflict with any other wording in the Policy or any endorsement thereto having a bearing on **cyber loss**, **electronic data** or **electronic data processing media**, replaces that wording.

Definitions

6. **Cyber Loss** means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any **cyber act** or **cyber incident** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **cyber act** or **cyber incident**.

7. **Cyber Act** means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **computer system**.

8. **Cyber Incident** means:

8.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **computer system**; or

8.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **computer system**.

9. **Computer System** means:

9.1 any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility,

owned or operated by the Insured or any other party.

All other terms, conditions and exclusions of the policy remain the same.

BCN1 – SPECIFIED TERRITORY EXCLUSION ENDORSEMENT (BELARUS, RUSSIA AND/OR UKRAINE)

This Clause applies to the following Sections (when insured under this Policy):

- 1 Material Damage;
- 2 Reinstatement of Data;
- 3 Increased Costs of Working;
- 4 Computer Breakdown

The Company does not provide and the Sections do not afford any benefits or cover in respect of any liability, damage, loss, cost, expense (or any item/matter insured, including under any insuring agreement, Extension or Endorsement):

- 1 originating from a **specified territory**;
- 2 arising from any event or incident occurring in a **specified territory**;
- 3 arising from any claim or investigation initiated or maintained in a **specified territory**; and/or
- 4 arising from the actions of any government or governmental body or agency or government owned or controlled business of a **specified territory**.

For the purposes of this Exclusion, **Specified Territory** shall mean either;

- i The Republic of Belarus, The Russian Federation or Ukraine in respect of Sections 1 Material Damage, 2 Reinstatement of Data, 3 Increased Costs of Working and 4 Computer Breakdown; or
- ii Belarus or Russia, including their territories and possessions and any state or political subdivision thereof, in respect of Section 5 Network and Data Security Liability Insurance.

In the event all or any part of this Exclusion conflicts with any other part of the Policy in respect of the above territories then this Exclusion shall prevail, subject always to the application of any sanctions Exclusion/Clause.

References in this Exclusion to “event”, “incident”, “claim” and/or “investigation” shall be interpreted in a manner that is consistent with any same or similar defined words used in the Policy.

Contact Us

All queries about this policy should be made to:

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About Chubb

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. We combine the precision of craftsmanship with decades of experience to conceive, craft and deliver the very best insurance coverage and service to individuals and families, and businesses of all sizes.

Chubb is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. The company serves multinational corporations, mid-size and small businesses with property and casualty insurance and risk engineering services; affluent and high net worth individuals with substantial assets to protect; individuals purchasing life, personal accident, supplemental health, homeowners, automobile and specialty personal insurance coverage; companies and affinity groups providing or offering accident and health insurance programs and life insurance to their employees or members; and insurers managing exposures with reinsurance coverage.

Chubb's core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs approximately 31,000 people worldwide.

Chubb. Insured.SM

Chubb European Group SE (CEG) is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Risks falling within the European Economic Area are underwritten by CEG, which is authorised and regulated by the French Prudential Supervision and Resolution Authority (4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France). Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

CEG's UK branch is registered in England & Wales. UK Establishment address: 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority website (FS Register number 820988).