

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.	635a9ca0-8d76-4c24-83e9-087bbb5ae58d		
Insured Name	Lunar Refrigeration Ltd		
Insured's Address	Unit 5, Forestgate, White Lund Ind Est White Lund Ind Est Morecambe LA3 3PD		
Turnover	Up to £20,000,000		
Policy number	0038259275		
Period of Insurance	From: 09/10/2025	To: 09/10/2026	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 <https://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 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 acts on our customers' behalf in arranging insurance, including: assessing your insurance needs; 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 only offer this insurance through American International Group UK Limited (AIG).

Information on how we will treat Payments You make to Us

Under the terms of our agreements with the Insurance companies with whom we place business, we normally receive premiums you pay to us as Agent of the Insurer. All insurance premiums you pay to us are protected in a Non-Statutory Trust Client Account until we pay insurers. We may use premiums kept in this account to provide credit to our customers, and, as a result we maintain additional capital resources and strict credit-control and monitoring procedures, as required by the FCA. We do not pay any interest on premiums held by us in the course of arranging and administering your insurance.

Payment Options

We normally accept payment by bank transfer, cheque or the following credit/debit cards – Visa, MasterCard and Maestro. You may be able to spread your payments through insurers' instalment schemes or a credit scheme, which we have arranged with an established insurance premium finance provider, however rates and acceptance may be subject to a credit check. We will give you full information about your payment options and the appropriate finance agreement when we discuss your insurance in detail.

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, PI, motor insurance and employers' liability insurance), are covered for 100% of the claim, without an upper limit. Further information is available from the FSCS.

Our Fees and 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.



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.