

Masterpackage for Life Science Companies



Life Science Insurance Renewal Schedule

Chubb European Group SE (CEG) is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. CEG has fully paid share capital of €896,176,662.

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Policy Number

UKLSCD00707

Insured

Tunstall Health Care Group Limited and Subsidiary Companies

Address

Whitley Lodge Whitley
Bridge, Goole
DN14 0HR United
Kingdom

Policy

Type of Cover: Combined Liability for Life Science Companies

Form: As Attached

Period of Insurance

From: 31 May 2019

To: 30 May 2020

Minimum / Deposit Premium

Minimum: 100.0000%

Deposit: 100.0000%

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Sections Operative

The operative Sections of this Policy are indicated in this Schedule. Unless a particular Section is identified as being operative, it is of no effect and no cover is granted under it.

Section 1	Employers' Liability	Yes
Section 2	Public Liability	Yes
Section 3	Products and Services Liability and Clinical Trials	Yes
Section 4	Errors or Omissions Liability	Yes
Section 5	Crisis Response and Product Recall Expenses	No

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Limits Of Indemnity

The Limits set out in this Schedule are the maximum amount the Company will pay.

Cover

Limit of Liability

Section 1. Employers' Liability

£10,000,000 per occurrence per **occurrence series** but (sublimited to £5,000,000 in respect of terrorism) per **occurrence** or series of **occurrences** consequent on or attributable to an act of **terrorism**.

Section 2. Public Liability

£5,000,000 per **occurrence series**

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Section 3. Products and Services Liability and Clinical Trials

Combined Total Limit	£5,000,000 per claim and in the aggregate
3A Products and Services Liability	£5,000,000 per claim and in the aggregate
Retroactive Date	See endorsement
3B Clinical Trials	Not operative
Retroactive Date	Not operative

Section 4. Errors or Omissions Liability

Combined Total Limit	£5,000,000 per claim and in the aggregate
4A Errors or Omissions Liability	£5,000,000 per claim and in the aggregate
Retroactive Date	See endorsement
4B Intellectual Property Injury	£1,000,000 per claim and in the aggregate
Retroactive Date	See endorsement
Privacy Injury	£1,000,000 per claim and in the aggregate
Retroactive Date	See endorsement
Reputational Injury	£1,000,000 per claim and in the aggregate
Retroactive Date	See endorsement
4C Privacy Data Breach Expenses	Not operative

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Section 5. Crisis Response and Product Recall Expenses

Combined Total Limit	Not operative
Crisis Response	Not operative
Product Recall Expenses	Not operative

Multiple Section Limits

Pollution and Contamination (Section(s) 2, 3 and 4A as applicable)	£5,000,000 and in the aggregate
Legal Costs – Regulatory Inquiries (Section(s) 3 and 4A as applicable)	£50,000 and in the aggregate

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Territorial Limits

Section 1. Employers' Liability

Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and elsewhere in the world in respect of any employee whilst temporarily outside of these territories provided that such employee is ordinarily resident within these territories

Section 2. Public Liability

Worldwide excluding Cuba

Section 3. Products and Services Liability and Clinical Trials

Worldwide excluding Cuba

Section 4. Errors or Omissions Liability

Worldwide excluding Cuba

Section 5. Crisis Response and Product Recall Expenses

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Claims Jurisdiction

Section 1. Employers' Liability

Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and elsewhere in the world in respect of any employee whilst temporarily outside of these territories provided that such employee is ordinarily resident within these territories

Section 2. Public Liability

Worldwide excluding Cuba

Section 3. Products and Services Liability and Clinical Trials

Worldwide excluding Cuba

Section 4. Errors or Omissions Liability

Worldwide excluding Cuba

Section 5. Crisis Response and Product Recall Expenses

Not Operative

No cover or benefit shall be provided and no sum shall be payable under this Policy to the extent that providing or paying it would directly or indirectly put the Company or its ultimate parent company in breach of any applicable economic or trade sanction laws or regulations.

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Excess

For the application of any Excess refer to the Excess Provisions as applicable, (save for Section 1, Employers' Liability, where no excess will be payable).

Section 1	Employers' Liability	Nil
Section 2	Public Liability	£5,000 per occurrence series
	Public Liability in respect of the United States of America or its territories or possessions and Canada	£5,000 per occurrence series
Section 3	Products and Services Liability and Clinical Trials	
	Products and Services Liability	£5,000 each and every claim
	Products and Services Liability in respect of the United States of America or its territories or possessions and Canada	£5,000 each and every claim
	Clinical Trials	Not Operative
	Clinical Trials in respect of the United States of America or its territories or possessions and Canada	Not Operative
Section 4	Errors or Omissions Liability	
4A	Errors or Omissions Liability	£50,000 each and every claim
	Errors or Omissions Liability in respect of the United States of America or its territories or possessions and Canada	£50,000 each and every claim
4B 1)	Intellectual Property Injury	£50,000 each and every claim
	Intellectual Property Injury in respect of the United States of America or its territories or possessions and Canada	£50,000 each and every claim
4B 2)	Privacy Injury	£50,000 each and every claim
	Privacy Injury in respect of the United States of America or its territories or possessions and Canada	£50,000 each and every claim
4B 3)	Reputational Injury	£50,000 each and every claim
	Reputational Injury in respect of the United States of America or its territories or possessions and Canada	£50,000 each and every claim

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4C	Privacy Data Breach Expenses	Not Operative
	Privacy Data Breach Expenses in respect of the United States of America or its territories or possessions and Canada	Not Operative
Section 5	Crisis Response and Product Recall Expenses	Not Operative

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Foreign Entity Loss Extension

This endorsement applies to Section(s) of this Policy.

First Named Insured - Financial Interest in Foreign Subsidiary Losses

Under Section(s), where the Company is prevented from indemnifying a **subsidiary organisation** (in respect of loss to which this insurance would otherwise apply) due to the terms of foreign insurance legislation or regulation, then the Company may instead, at its discretion, indemnify the **first named insured** for the reduction in the value of the financial interest that the **first named insured** had in such **subsidiary organisation**.

Following an insured loss, this reduction in the value of the financial interest payable to the **first named insured** under this endorsement shall be equal to the damages, loss, cost and expense that such **subsidiary organisation** has incurred or become legally obligated to pay because of liability to which this insurance would apply if the **first named insured** were directly liable for such amounts.

The **first named insured** has a financial interest in a **subsidiary organisation** if the **first named insured**:

1. benefits financially from the continued operation of such **subsidiary organisation**; or
2. would be prejudiced by loss or damage to, or liability incurred by, such **subsidiary organisation** in the operation of its business.

This endorsement will only apply provided that:

1. the **first named insured** shall ensure that any affected **subsidiary organisation** shall carry out such actions as may be reasonably required by the Company, including such actions in connection with exercising any remedies or rights against other parties, or obtaining any indemnity, relief or settlement from other parties;
2. the **first named insured** shall ensure that any recoveries which are obtained by any **subsidiary organisation** or by the **first named insured**, are paid to the Company in amounts equal to the share of the sums that the Company would have otherwise recovered under the terms and conditions of this Policy;

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3. such loss happens in a territory within the Territorial Limits; and
4. under *Conditions*, the condition entitled *Prohibition* will continue to apply and takes precedent over the terms of this endorsement.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED

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Endorsement

No. 2

Excess and Contingent Employers' Liability

This endorsement applies to Section 2 of this Policy.

Excess and Contingent Employers' Liability Provision

Under Section 2, the Company will indemnify the Insured for damages and related claimants' costs that the Insured becomes legally liable to pay in respect of **bodily injury** sustained by an **employee** arising out of and in the course of their employment by the Insured (including such damages or costs that the Insured is liable to repay to a workers' compensation scheme or a healthcare or social security facility), but only if such **bodily injury** is caused by an **occurrence** in connection with the Insured's business that is a sudden, identifiable, unintended and unexpected event.

Under this endorsement, the Company will only indemnify the Insured for that part of loss (to which this insurance applies) which exceeds the greater of:

1. any applicable limits of indemnity under any **underlying insurance** (and any deductible, retention and self-insurance applicable thereto);
2. USD \$1,000,000 per **occurrence** in respect of **bodily injury** happening in the United States of America its territories or possessions; or
3. GBP £ 500,000 per **occurrence** in respect of **bodily injury** happening in any other territory. Provided

that no excess (as detailed above) will be payable under this endorsement in respect of any damages or costs that the Insured is liable to repay to a workers' compensation scheme or a healthcare or social security facility.

In addition to the *Exclusions*, the following additional exclusions apply to this endorsement:

The insurance provided by this endorsement does not apply to any damages, loss, cost or expense:

1. to which Section 1 of this Policy applies or would have applied but for the exhaustion of its Limits of Indemnity; or
2. arising out of any **offshore activities**.

For the purposes of this endorsement, the exclusion entitled *Employees* does not apply.

The Company's obligations under this endorsement end when the applicable Limit of indemnity has

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been exhausted.

The following definitions apply for the purposes of this endorsement only:

Compulsory Admitted Insurance

means insurance, bonds or other mechanisms required to be in force to satisfy the legal requirements of a given jurisdiction and which are arranged for funding of loss and provided by a person or organisation licensed or permitted by law to do such business in a given jurisdiction.

Controlled Underlying Insurance

means insurance:

- a) that is negotiated specifically to apply as primary insurance to the insurance afforded under this Policy; and
- b) which a member company of the Chubb Group of Insurance Companies or another insurer (that the Company indicates as its correspondent, but only for each specific transaction the Company authorises) provides to the Insured or a **subsidiary organisation**.

Underlying Insurance

1. means:

- a) **compulsory admitted insurance;**
- b) **controlled underlying insurance;** and
- c) any other insurance, bonds or other mechanisms arranged for funding of loss;

regardless of whether or not any of the foregoing is required insurance which has been represented by or on behalf of the Insured to the Company as having been obtained and which the Insured will maintain with other insurers.

2. includes any:

- a) available discovery period or extended reporting period;
- b) available reinstatement of limits or supplemental or other limits; and
- c) deductible, participation or retention (including any amounts allocated to and required to be paid by the Insured).

3. does not include insurance negotiated specifically to apply in excess of the Limits of Indemnity stated in the Schedule.

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Endorsement

No. 3

Multinational Programme Provisions - Difference in Conditions and Limits

This endorsement applies to Sections 2, 3A, 4 and 5 of this Policy only.

This multinational programme extension includes multinational programme provisions. Such multinational programme provisions, and all of the other terms and conditions of this Policy (for the purposes of this multinational insurance programme referred to as 'the Master Policy') operate together with any **underlying insurance** as a single multinational insurance programme ('the Multinational Insurance Programme') in relation only to the:

1. coverages set out above; and
2. within the Territorial Limits stated in the Schedule to this Master Policy.

Difference in Conditions and Difference in Limits/Excess Provision

Under this Multinational Insurance Programme, the Company will indemnify the Insured for:

1. loss (to which this insurance applies) if **underlying insurance** does not exist, or does exist but by its terms and conditions it does not apply to loss (Difference in Conditions);
2. that part of loss (to which this insurance applies) which exceeds the applicable limits of indemnity of **underlying insurance**, if such **underlying insurance** by its terms and conditions applies to loss or would have applied to loss but for the exhaustion of its limits of indemnity (Difference in Limits); or

Provided that no amounts shall be recoverable under this Multinational Insurance Programme in respect of:

1. amounts within the limits of **underlying insurance**, regardless of whether or not such **underlying insurance** is available or collectible.
2. amounts for which the liability or obligation under **underlying insurance** is by law unlimited,

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regardless of whether or not such **underlying insurance** is available or collectible.

3. amounts to which any **underlying insurance** by its terms and conditions would have applied, but for a limitation in such insurance with respect to when the injury, damage or **occurrence** happens or when the claim is made or reported, unless such insurance is **controlled underlying insurance**.
4. costs or expenses related to any amounts as described in subparagraphs 1, 2 or 3 above.
5. cover afforded under any local government scheme or compulsory local insurance or reinsurance.
6. the application of any Excess or deductible, franchise, proportional co-insurance, self-insurance or other self-retained part of any risk, save that where any applicable Excess or deductible applicable to this Master Policy will not apply to that part of loss which exceeds loss to which **underlying insurance** applies.
7. non-compliance or breach of any condition.
8. cover under any **underlying insurance** unless the Company has confirmed in writing that this Master Policy would indemnify the Insured in such circumstances.

General Provisions Applicable to this Multinational Insurance Programme

1. The Insured shall maintain in force **underlying insurance** unless unable to do so and such circumstances have been notified to and accepted by the Company in the United Kingdom.
2. The liability of the Company under this Multinational Insurance Programme is limited to the total provided by this Master Policy and shall not exceed the Limit of Indemnity shown in the Schedule of this Master Policy.
3. No claims payment shall be made under this Master Policy or any **underlying insurance** which exceeds the total Limit of Liability or Indemnity (as applicable) under the Multinational Insurance Programme at any one time.
4. Each and every claims payment made under this Multinational Insurance Programme shall reduce the total Limit of Indemnity shown in the Schedule of this Master Policy by the amount of that claims payment.
5. If costs or expenses are indicated as reducing the Limits of Indemnity of this Master Policy, then any amounts paid under any **underlying insurance** for costs and expenses will also be deemed to reduce, as applicable the Limits of Indemnity stated in the Schedule of this Master Policy.
6. Any sum insured, limit or amount under this Master Policy shall be reduced by an amount equal to the indemnity recoverable by the Insured under any **underlying insurance** whether or not any claim has been made thereafter.
7. The Company will be reimbursed for any amount by which the aggregate of claims payment

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made under this Multinational Insurance Programme exceed the Limit of Indemnity shown in the Schedule of this Master Policy.

8. This Master Policy does not apply to any:

- a) claim made under an Employers' Liability policy;
- b) environmental liability claim in the United States of America, its possessions or territories.

Public Liability Foreign Limit

Irrespective of the number of claims or **occurrences**, the liability of the Company under Section 2, of this Master Policy in connection with any injury or damage happening, or any claim made, outside of the United Kingdom for:

- 1. damages and related claimants' costs; and
- 2. **legal defence costs** and payments made under any extension (save where provided to the contrary in any extension);

shall not in the aggregate exceed the highest applicable Limit of Indemnity under Section 2 of this Master Policy (for the purposes of this endorsement only referred to as the Public Liability Foreign Limit). Any such sums paid will reduce the amount of the Public Liability Foreign Limit and any other applicable limit. The remaining amount of any such limit is the most that will be available for any other payment.

The Public Liability Foreign Limit does not apply to loss:

- 1. that would otherwise be covered by **controlled underlying insurance**; and
- 2. to which no aggregate limit in **controlled underlying insurance** would apply.

Collectibility

Under Section 2, 3A, 4 and 5, the Company will indemnify the Insured for loss to which this insurance applies, but only to the extent that such loss:

- 1. is not collectible under **controlled underlying insurance**; and
- 2. would otherwise be payable under the terms and conditions of such **controlled underlying insurance**.

This provision will apply provided the loss is not collectible under **controlled underlying insurance** because the insurer of **controlled underlying insurance**:

- 1. is **financially impaired**; or
- 2. has not paid within a reasonable period of time from the date of entry of final judgment or the date of settlement that determines the amount the Insured is legally liable to pay.

This provision does not apply to any:

- 1. Excess, deductible, participation or retention (including any amounts allocated to and required

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to be paid by the Insured).

2. amounts claimed by any conservator, liquidator or statutory successor of any insurer.
3. costs or expenses related to any amounts described in subparagraphs 1 or 2 above.

If payment is ultimately made under any **controlled underlying insurance**, the Insured must promptly reimburse the Company for any payment that the Company has made under this provision.

Extensions

Under *Extensions*, the following extension is added.

Advances or Reimbursements

Under Sections 2, 3A, 4 and 5, the Company:

1. at its discretion, may advance or pay; or
2. will indemnify,

amounts to which this insurance applies.

This provision applies only to necessary and reasonable amounts that are incurred with the Company's consent.

Any advances, payments or reimbursements will not result in any increase in the Limits of Indemnity. This

Extension is subject to the terms and conditions (including Exclusions and Limits of Indemnity) applicable to Sections 2, 3A, 4 and 5 of this Master Policy.

The Company's obligations under this Extension end when the applicable Limit of Indemnity has been exhausted.

Conditions

The following conditions are added to this Master Policy and replace any similar Conditions contained therein.

Cancellation or Nonrenewal – Multinational Insurance Programme Provisions

Any **underlying insurance** will only be renewed in the event of the renewal of this Master Policy, and any **underlying insurance** will cease to be valid in the event of the cancellation or non-renewal of this Master Policy.

Company's Rights: Investigation, Defence and Settlements - including Multinational Insurance Programme Provisions

The Company is entitled (but not obligated), at its discretion, to:

1. take over and conduct (including in the name of the Insured) the investigation, defence (including appeals) or settlement of any claim; and

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2. prosecute for its own benefit any claim for indemnity, damages or otherwise.

The Company, at its discretion, may at any time pay:

1. the applicable Limit of Liability or Indemnity (after deduction of any sums already paid); or
2. any amount for which any claim can be settled;

and may then relinquish any conduct or control of any claim, and shall be under no further liability in respect thereof.

The Company, at its discretion, may adjust and coordinate any claim, proceedings or other loss circumstance with the Insured. However, the Insured is ultimately responsible for the proper apportionment of any payment made under this insurance.

Currency

Unless otherwise agreed, amounts under this insurance are expressed and payable in the currency stated in the Schedule of this Master Policy.

However, at the Company's discretion, the Company may pay damages, loss, cost or expense in another currency.

In the event of damages, loss, cost or expense involving another currency, conversion into or from such currency, then the rate of exchange to apply shall be that applicable on the date of settlement as published in the London Financial Times.

Any conversion into or from another currency will not result in any increase in the Limits of Indemnity as expressed in the currency stated in the Schedule of this Master Policy.

Maintenance of Compulsory Admitted and Required Specific Insurance

This insurance is not a substitute for any **compulsory admitted insurance** in any jurisdiction (unless specifically indicated otherwise), regardless of whether this insurance would otherwise be considered or qualify as **compulsory admitted insurance** in any jurisdiction.

It is the Insured's responsibility to see to it that any **compulsory admitted insurance** and any **required specific insurance** (including the limits of indemnity and all other terms and conditions thereof) and any renewal or replacement thereof:

1. is obtained and remains valid and in full force and effect.
2. will have limits no less than and terms and conditions no more restrictive than those required by law or those previously represented to the Company by or on behalf of the Insured.
3. will not be cancelled, non-renewed or rescinded without replacement by insurance agreed to by the Company.
4. will not materially change, unless the change is required by law or is otherwise agreed to by the Company.
5. is and remains available and collectible, regardless of whether or not any insurer or any other

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person or organisation is or becomes **financially impaired**.

6. will not be reduced or exhausted, except for the reduction or exhaustion (by its terms and conditions) by payment of judgments, settlements or costs or expenses (if such costs or expenses reduce such limits).

This provision applies regardless of whether or not the Insured obtains such **compulsory admitted insurance** or **required specific insurance** from the Company or any other insurer.

Inadvertent failure to comply with this condition will not invalidate this insurance. However, in no event will the Company's obligations exceed that which would have applied absent any failure to comply with this condition.

The Insured must notify the Company as soon as practicable if any **compulsory admitted insurance** or **required specific insurance** is no longer valid or in full force and effect.

Definitions

For the purposes of this endorsement:

Compulsory Admitted Insurance

means insurance, bonds or other mechanisms required to be in force to satisfy the legal requirements of a given jurisdiction and which are arranged for funding of loss and provided by a person or organisation licensed or permitted by law to do such business in a given jurisdiction.

Controlled Underlying Insurance

means insurance:

1. that is negotiated specifically to apply as primary insurance to the insurance afforded under this Master Policy; and
2. which a member company of the Chubb Group of Insurance Companies or another insurer (that the Company indicates as its correspondent, but only for each specific transaction the Company authorises) provides to the Insured or a **subsidiary organisation**.

Financially Impaired

means declared or placed in bankruptcy, conservation, liquidation, receivership or rehabilitation by a court or regulatory authority having jurisdiction.

Required Specific Insurance

means insurance represented by or on behalf of the Insured to the Company as having been obtained and which the Insured will maintain with other insurers.

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Underlying Insurance

4. means:

- a) **compulsory admitted insurance;**
- b) **controlled underlying insurance;** and
- c) any other insurance, bonds or other mechanisms arranged for funding of loss;

regardless of whether or not any of the foregoing is **required specific insurance**.

5. includes any:

- a) available discovery period or extended reporting period;
- b) available reinstatement of limits or supplemental or other limits; and
- c) Excess, deductible, participation or retention (including any amounts allocated to and required to be paid by the Insured).

does not include insurance negotiated specifically to apply in Excess of the Limits of Indemnity stated in the Schedule of this Master Policy.

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Endorsement

No. 4

Specific Activity, Entity, Contracts, Events, Products or Services or Location Exclusion

This endorsement applies to Part 1, Sections 2 and 3 and Part 2 of this Policy.

The following exclusion is added under *Exclusions Applicable to Part 1, Sections 2 and 3 and Part 2*:

This insurance does not apply to any damages, lost, cost or expense arising out of or in any way related to any:

1. activity;
2. entity ;
3. contract or project;
4. event;
5. good or product;
6. location, premises or site;
7. operation or work;
8. service; or
9. other subject;

described in the below Endorsement Schedule as the Subject regardless of whether this insurance would otherwise apply to all or part of any such damages, loss, cost or expense in the absence of any connection with any such Subject.

Endorsement Schedule

Subject: American Medical Alert Corporation Inc

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Endorsement

No. 5

Limit of Indemnity - Emergency Response Ltd

It is hereby noted and agreed that, in respect of the indemnity provided to the Insured entity Emergency Response Ltd under this Policy, the Limit of Indemnity is restated as

Section 1 Employers liability €13,000,000 per **occurrence series** but \$6,500,000 per **occurrence** or series of **occurrences** consequent on or attributable to an act of terrorism.

Section 3 Products and Services Liability €6,500,000 per claim and in the aggregate. The

Limit of Indemnity provided under Section 1 and 3 remains a single limit applicable to all Insured entities indemnified under this Policy, and irrespective of the number of claims, the liability of the Company for loss, legal defence costs, and payments made under any extension, shall not exceed the Limit of Indemnity stated in the Schedule.

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V062

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Endorsement

No. 6

Abuse or Molestation Exclusion

This endorsement applies to Sections 2, 3, 4 and 5 of this Policy.

Under *Exclusions*, the exclusion entitled *Abuse or Molestation* is deleted in its entirety and replaced as follows:

The insurance provided by Sections 2, 3, 4 and 5 does not apply to any damages, loss, cost or expense arising out of any:

1. actual or threatened abuse or molestation by anyone of any person while in the care, custody or control of the Insured; or
2. retention, employment, investigation, supervision, reporting to or failure to report to the proper authorities of a person for whom the Insured is or ever was legally responsible and whose conduct would be excluded in subparagraph 1 above.

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Endorsement

No. 7

Specific Entities - Retroactive Date

This endorsement applies to Part 3 of this Policy. In relation to the following specific entities:

• **Company A**

Tunstall Healthcare Group Ltd

• **Companies B – S**

Tunstall Healthcare Asia Pacific

Tunstall Belgium

Tunstall A/S

Tunstall Healthcare A/S

Vitaris SAS

Tunstall GmbH

Vitaris GmbH

Emergency Response Ltd

Tunstall B.V.

Vitaris Response B.V. Tunstall

Iberica S.L.

Tunstall AB

Tunstall AG

Tunstall İletişim Teknolojileri Ltd.Sti

Tunstall (Finland) Tunstall

New Zealand Ltd

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Companies B – S (cont)

Tunstall Canada Inc

Tunstall Australasia Pty Ltd

Company T

UTE Tunstall Televida

UTE Televida Vodafone Salto

Company U

AADC (Autonomie et Assistance a Domicile Cannoises)

The Retroactive Dates in the Schedule are amended as follows:

<i>Company A</i>		<i>Operative</i>	<i>Retroactive Dates</i>
Section 1	Products and Services Errors and Omissions Insurance	Yes	31 st May 2005
Section 2	Information and Data Protection Insurance		
	1 a) Products and Services Errors and Omissions Security Breach	No	
	1 b) Privacy Injury	Yes	31 st May 2005
	2) E – Threat Expenses	No	
	3) Reward Expenses	No	

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Company A (continued)

Section 3	Reputational Injury, Disclosure of Confidential Injury, Intellectual property Injury and Cyber Attack Insurance		
1)	Reputational Injury	Yes	31 st May 2005
2)	Disclosure of Confidential Information Injury	No	
3)	Intellectual Property Injury	Yes	31 st May 2005
4)	Cyber Attack	No	

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Companies B - S		Operative	Retroactive Dates
Section 1	Products and Services Errors and Omissions Insurance	Yes	1 st August 2011, but 1 st September 2018 in respect of Tunstall A/S acquisition, EWII Telecare A/S
Section 2	Information and Data Protection Insurance		
	1 a) Products and Services Errors and Omissions Security Breach	No	
	1 b) Privacy Injury	Yes	1 st August 2011, but 1 st September 2018 in respect of Tunstall A/S acquisition, EWII Telecare A/S
	2) E – Threat Expenses	No	
	3) Reward Expenses	No	
Section 3	Reputational Injury, Disclosure of Confidential Injury, Intellectual property Injury and Cyber Attack Insurance		
	1) Reputational Injury	Yes	1 st August 2011, but 1 st September 2018 in respect of Tunstall A/S acquisition, EWII Telecare A/S
	2) Disclosure of Confidential Information Injury	No	
	3) Intellectual Property Injury	Yes	1 st August 2011, but 1 st September 2018 in respect of Tunstall A/S acquisition, EWII Telecare A/S
	4) Cyber Attack	No	

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Company T		Operative	Retroactive Dates
Section 1	Products and Services Errors and Omissions Insurance	Yes	31 st May 2013, but 11 th February 2019 in respect of UTE Televida Vodafone Salto
Section 2	Information and Data Protection Insurance		
	1 a) Products and Services Errors and Omissions Security Breach	No	
	1 b) Privacy Injury	Yes	31 st May 2013, but 11 th February 2019 in respect of UTE Televida Vodafone Salto
	2) E – Threat Expenses	No	
	3) Reward Expenses	No	

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UK business address: 100 Leadenhall Street, London EC3A 3BP. Supervised by the French Prudential Supervision and Resolution Authority (4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09) and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. You can find details about the firm by searching 'Chubb European Group SE' online at <https://register.fca.org.uk/>.

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Section 3	Reputational Injury, Disclosure of Confidential Injury, Intellectual property Injury and Cyber Attack Insurance		
	1) Reputational Injury	Yes	31 st May 2013
	2) Disclosure of Confidential Information Injury	No	
	3) Intellectual Property Injury	Yes	31 st May 2013
	4) Cyber Attack	No	

Company U		<i>Operative</i>	<i>Retroactive Dates</i>
Section 1	Products and Services Errors and Omissions Insurance	Yes	22 nd September 2014
Section 2	Information and Data Protection Insurance	No	
	1 a) Products and Services Errors and Omissions Security Breach		
	1 b) Privacy Injury	Yes	22 nd September 2014
	2) E – Threat Expenses	No	
	3) Reward Expenses	No	

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Section 3

Reputational Injury,
Disclosure of
Confidential Injury,
Intellectual property
Injury and Cyber Attack
Insurance

- | | | |
|---|-----|---------------------------------|
| 1) Reputational Injury | Yes | 22 nd September 2014 |
| 2) Disclosure of Confidential Information | No | |
| 3) Intellectual Property Injury | Yes | 22 nd September 2014 |
| 4) Cyber Attack | No | |

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Endorsement

No. 8

Specified Joint Venture Extension

The Company will indemnify the Insured in the terms of this Policy in respect of the participation of the Insured in the UTE Televida Vodafone Salto joint venture ('the Joint Venture') provided that:

1. the Insured has a direct financial interest in the Joint Venture;
2. this Extension shall apply only to that proportion of a claim which represents the Insured's share in such Joint Venture unless the Insured has full management control and is required to insure 100% interest in the Joint Venture;
3. such Joint Venture is not entitled to indemnity under any other policy; and
4. the Limit of Indemnity shall not be increased hereby.

Where the percentage interest of the Insured in the Joint Venture is not set forth in writing the percentage to be applied shall be that which is imposed by law at the inception of the Joint Venture and shall not be increased by the insolvency of others interested in the Joint Venture.

All other terms of this Policy remain unchanged.

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Endorsement

No. 9

Failure to Supply Broadband and/or Telecommunications Services Exclusion

With respect to Sections 2, 3, 4 and 5, this insurance does not apply to any damages, loss, cost or expense caused by arising out of or contributed to by any actual, alleged or threatened:

1. complete or partial failure to supply; or
2. fluctuation in the supply of; or
3. inability to connect to or access,

a broadband connection and/or the internet and/or telecommunications services.

All other terms of this Policy remain unchanged.

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