

28th May 2024



You are summoned to attend a meeting of the Finance and Policy Committee at Thanet House, 58 London Road, Stroud, GL5 2AD on **3rd June 2024, at 7.30pm** to conduct the following business.



Helen Bojaniwska
Town Clerk

AGENDA

1. To receive apologies for absence
2. To receive declarations of interest or requests for dispensations
3. To answer questions from the public
4. To approve the minutes of the meeting of the Finance and Policy Committee on 26th February 2024, previously circulated.
5. To receive a budget monitoring report to end April 2024
6. To approve payments from February to April 2024
7. To note receipts from February to April 2024
8. To approve the bank reconciliation at the end of April 2024
9. To receive a verbal report from the Clerk
10. To consider a draft Project Proposal form
11. To approve works at the Subscription Rooms
12. To approve a new Data Sharing Agreement
13. To approve an updated Members' Allowances Scheme
14. To approve a committee work plan
15. To note a new Cyber Insurance Policy
16. To resolve in view of the confidential business to be discussed to exclude the press and public from the remainder of the meeting
17. To receive an update on a legal matter
18. To receive on update on relocation

Members are reminded that the Council has a general duty to consider the following matters in the exercise of any of its functions: Equal Opportunities (age, race, gender, sexual orientation, faith, marital status and disability); Crime and Disorder (Section 17); Health and Safety; and Human Rights.

Annual Budget - By Centre (Actual YTD Month 1)

Note: Stroud Town Council budget report to 30/4/2024

	<u>2023/24</u>		<u>2024/25</u>				<u>2025/26</u>		
	Budget	Actual	Total	Actual YTD	Projected	Committed	Agreed	EMR	Carried Forward
101 CENTRAL SERVICES									
4001 STAFF COSTS	323,690	276,671	312,217	20,349	0	0	0	0	0
4006 CONFERENCE FEES	1,000	1,110	1,500	0	0	0	0	0	0
4008 STAFF TRAINING	4,795	8,649	4,120	1,946	0	0	0	0	0
4009 TRAVEL EXPENSES	1,000	615	1,000	38	0	0	0	0	0
4010 MISC STAFF COSTS	0	596	0	1,495	0	0	0	0	0
4014 PAYROLL FEES	0	714	750	0	0	0	0	0	0
4015 WASTE AND RECYCLING	400	334	400	0	0	0	0	0	0
4017 HEALTH,SAFETY,SECURITY	5,500	8,584	5,500	1,865	0	0	0	0	0
4019 CONSUMABLES	750	1,167	750	101	0	0	0	0	0
4021 TEL/POST/COMMUNICATIONS	3,500	6,128	2,000	691	0	0	0	0	0
4023 STATIONERY/OFFICE SUPPLIES	1,250	1,045	1,250	0	0	0	0	0	0
4024 SUBSCRIPTIONS/PUBLICATIONS	5,500	4,729	5,500	3,704	0	0	0	0	0
4026 INSURANCE	5,000	592	7,500	0	0	0	0	0	0
4027 PRINTING/PHOTOCOPYING	900	1,002	900	0	0	460	0	0	0
4029 OFFICE EQUIPMT - NOT COMPUTER	5,000	1,869	5,000	0	0	0	0	0	0
4030 RECRUITMENT ADVT'G	0	666	0	48	0	0	0	0	0
4033 COMPUTER/PHONE HARDWARE,MAINT	6,500	1,794	6,500	0	0	0	0	0	0
4034 HR support	1,350	3,144	1,350	0	0	0	0	0	0
4044 COMPUTER SOFTWARE/LICENCES	0	7,392	7,000	1,803	0	0	0	0	0
4055 ACCOUNTANCY SERVICES	2,300	1,254	2,300	0	0	121	0	0	0
4056 LEGAL EXPENSES	0	1,500	0	0	0	0	0	0	0
4057 AUDIT FEES	1,600	2,430	1,600	-1,680	0	1,680	0	0	0
4106 ROOM HIRE	600	570	600	40	0	0	0	0	0

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4166	Communications strategy	1,000	943	1,000	0	0	0	0	0	0
4998	TF FROM OTHER FUNDS	0	0	-3,330	0	0	0	0	0	0
4999	TF TO OTHER FUNDS	0	76,330	0	0	0	0	0	0	0
Overhead Expenditure		371,635	409,826	365,407	30,402	0	2,261	0	0	0
Movement to/(from) Gen Reserve		(371,635)	(409,826)	(365,407)	(30,402)	0		0		
102	<u>CIVIC ACTIVITIES</u>									
4099	CLLR'S TRAINING/EXPENSES	1,000	141	1,000	35	0	0	0	0	0
4111	MAYOR'S ALLOWANCE	1,500	1,768	1,500	25	0	0	0	0	0
4112	ELECTIONS	0	221	6,000	0	0	0	0	0	0
4116	PUBLICATIONS/WEBSITE ETC	5,000	4,576	5,000	1,083	0	0	0	0	0
4117	CIVIC AWARDS	750	249	750	0	0	0	0	0	0
4126	ENTERTAINMENT/HOSPITALITY	1,000	619	1,000	6	0	0	0	0	0
4166	Communications strategy	4,950	4,950	4,950	0	0	0	0	0	0
4998	TF FROM OTHER FUNDS	0	0	-4,000	0	0	0	0	0	0
Overhead Expenditure		14,200	12,523	16,200	1,149	0	0	0	0	0
Movement to/(from) Gen Reserve		(14,200)	(12,523)	(16,200)	(1,149)	0		0		
103	<u>ARTS & CULTURE</u>									
4028	MILLON HOURS PROJECT	0	4,052	5,000	0	0	0	0	0	0
4118	ARTS AND CULTURE GRANTS FUND	11,000	6,750	11,000	0	0	0	0	0	0
4125	LANSDOWN HALL AND GALLERY	5,000	5,000	5,000	5,000	0	0	0	0	0
4127	ARTS & CULTURE STRATEGY	0	0	3,000	0	0	0	0	0	0
4224	Sub Rooms SLA	17,680	17,680	10,000	10,000	0	0	0	0	0

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4998	TF FROM OTHER FUNDS	0	-4,240	-3,600	0	0	0	0	0	0
	Overhead Expenditure	33,680	29,242	30,400	15,000	0	0	0	0	0
	Movement to/(from) Gen Reserve	<u>(33,680)</u>	<u>(29,242)</u>	<u>(30,400)</u>	<u>(15,000)</u>	<u>0</u>		<u>0</u>		
104	<u>THANET HOUSE</u>									
4011	RATES	7,485	13,099	13,291	1,209	0	0	0	0	0
4018	UTILITIES	5,000	10,005	5,000	829	0	0	0	0	0
4036	PROPERTY MAINTENANCE	8,000	2,367	1,000	418	0	120	0	0	0
4056	LEGAL EXPENSES	0	4,295	0	0	0	0	0	0	0
4058	THANET HOUSE FLATS MAINT	0	0	0	0	0	1,330	0	0	0
4059	CONSULTANCY	4,000	3,305	2,500	0	0	850	0	0	0
4064	CARBON AUDITING/REDUCTION PROJ	8,000	0	80,960	0	0	0	0	0	0
4998	TF FROM OTHER FUNDS	0	-3,772	-28,765	0	0	0	0	0	0
	Overhead Expenditure	32,485	29,298	73,986	2,456	0	2,300	0	0	0
	Movement to/(from) Gen Reserve	<u>(32,485)</u>	<u>(29,298)</u>	<u>(73,986)</u>	<u>(2,456)</u>	<u>0</u>		<u>0</u>		
105	<u>INCOME</u>									
1002	WAYLEAVES	0	0	50	0	0	0	0	0	0
1006	S106 CONTRIBUTIONS	0	12,015	0	0	0	0	0	0	0
1009	CIL RECEIPTS	5,000	2,635	1,000	3,174	0	0	0	0	0
1028	Million Hours Grant	0	3,600	0	0	0	0	0	0	0
1076	SPONSORSHIP	0	5,000	0	0	0	0	0	0	0
1077	GRANTS RECEIVED	0	25,418	35,509	0	0	0	0	0	0
1087	GRANT - CDSO POST	0	20,000	0	0	0	0	0	0	0

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1095	MISCELLANEOUS INCOME	1,000	4,079	4,000	0	0	0	0	0	0
1100	STROUD DC CHAPEL STREET FUNDIN	0	3,000	0	0	0	0	0	0	0
1176	PRECEPT	868,188	868,188	966,355	483,178	0	0	0	0	0
1190	INTEREST RECEIVED	2,000	30,579	12,000	376	0	0	0	0	0
Total Income		876,188	974,515	1,018,914	486,727	0	0	0	0	0
4998	TF FROM OTHER FUNDS	0	0	-13,662	0	0	0	0	0	0
4999	TF TO OTHER FUNDS	0	16,479	0	0	0	0	0	0	0
Overhead Expenditure		0	16,479	-13,662	0	0	0	0	0	0
Movement to/(from) Gen Reserve		876,188	958,036	1,032,576	486,727	0		0		
107	COMMUNITY									
4001	STAFF COSTS	0	51,195	87,437	6,005	0	0	0	0	0
4060	SMALL GRANTS FUND	4,000	1,500	4,000	2,250	0	0	0	0	0
4063	WARD SPECIFIC PROJECTS	3,000	1,218	3,000	338	0	0	0	0	0
4067	FOOTPATH SURVEY	200	0	200	0	0	0	0	0	0
4080	CITIZENS ADVICE BUREAU SLA	5,000	5,000	5,000	5,000	0	0	0	0	0
4081	YOUTH PROJECTS	0	0	5,000	0	0	0	0	0	0
4084	MARAH TRUST SLA	5,000	5,000	5,000	5,000	0	0	0	0	0
4101	Community safety (incl CCTV)	3,000	18	3,000	0	0	0	0	0	0
4121	Allsorts SLA	3,000	3,000	3,000	3,000	0	0	0	0	0
4122	Gardening support SLA	2,000	2,208	1,750	0	0	1,750	0	0	0
4124	PLAY RANGERS	15,120	15,120	16,179	0	0	16,179	0	0	0
4139	HOMESTART SLA	3,000	3,000	3,000	3,000	0	0	0	0	0

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4146	COMMUNITY SUPPORT FUND	10,000	8,482	10,000	1,000	0	0	0	0	0
4160	Lilian Faithfull Care SLA	3,000	3,000	0	0	0	0	0	0	0
4171	Emergency Community Fund	0	5,428	0	0	0	0	0	0	0
4172	Comm Dev fund use by CDOfficer	500	616	2,000	108	0	0	0	0	0
4229	Paganhill Community Group	3,000	3,000	3,000	0	0	0	0	0	0
4230	Cost Of Living Support	5,000	1,520	5,000	0	0	0	0	0	0
4998	TF FROM OTHER FUNDS	0	0	-2,500	0	0	0	0	0	0
4999	TF TO OTHER FUNDS	0	8,518	5,000	0	0	0	0	0	0
	Overhead Expenditure	64,820	117,823	159,066	25,700	0	17,929	0	0	0
	Movement to/(from) Gen Reserve	(64,820)	(117,823)	(159,066)	(25,700)	0		0		
108	REGENERATION									
4028	MILLON HOURS PROJECT	0	188	0	0	0	0	0	0	0
4042	EQUIPMENT MAINTENANCE	700	0	1,000	0	0	0	0	0	0
4115	CHRISTMAS LIGHTS	6,000	5,611	6,000	0	0	0	0	0	0
4128	TOWN CENTRE PROJECTS/CLEANLINE	3,000	282	5,000	0	0	1,000	0	0	0
4216	NDP Working group projects	5,000	215	30,000	0	0	0	0	0	0
4217	NDP Review	0	512	0	0	0	0	0	0	0
4223	GOLDEN VALLEY PROJECT	20	17	18	0	0	13,844	0	0	0
4225	Pollution Monitoring	750	898	1,000	-219	0	219	0	0	0
4228	BUS SHELTERS	15,000	0	15,000	0	0	0	0	0	0
4231	Real time passenger informatio	10,000	0	10,000	0	0	0	0	0	0
4232	Walking and Cycling projects	0	4,000	10,000	0	0	0	0	0	0
4998	TF FROM OTHER FUNDS	0	-726	-64,000	0	0	0	0	0	0

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		<u>2023/24</u>		<u>2024/25</u>				<u>2025/26</u>		
		Budget	Actual	Total	Actual YTD	Projected	Committed	Agreed	EMR	Carried Forward
Overhead Expenditure		40,470	10,998	14,018	-219	0	15,063	0	0	0
Movement to/(from) Gen Reserve		(40,470)	(10,998)	(14,018)	219	0		0		
109	<u>LANSDOWN HALL</u>									
4017	HEALTH,SAFETY,SECURITY	200	200	250	0	0	0	0	0	0
4026	INSURANCE	592	1,457	2,186	0	0	0	0	0	0
4142	LANSDOWN HALL-LOAN REPAYMENTS	19,763	19,763	19,763	0	0	0	0	0	0
4143	LANSDOWN HALL - FEES	0	4,927	6,251	0	0	0	0	0	0
4144	LANSDOWN HALL - WORKS	0	23,255	10,000	0	0	350	0	0	0
4178	BG Lighting works	0	27,922	0	0	0	0	0	0	0
4998	TF FROM OTHER FUNDS	0	-46,103	-16,251	0	0	0	0	0	0
Overhead Expenditure		20,555	31,420	22,199	0	0	350	0	0	0
Movement to/(from) Gen Reserve		(20,555)	(31,420)	(22,199)	0	0		0		
110	<u>SUBSCRIPTION ROOMS</u>									
4017	HEALTH,SAFETY,SECURITY	200	200	250	0	0	0	0	0	0
4026	INSURANCE	1,457	4,869	7,304	0	0	0	0	0	0
4059	CONSULTANCY	0	1,100	5,000	5,000	0	0	0	0	0
4165	SUB ROOMS BUILDING WORKS	0	2,043	0	0	0	0	0	0	0
Overhead Expenditure		1,657	8,212	12,554	5,000	0	0	0	0	0
Movement to/(from) Gen Reserve		(1,657)	(8,212)	(12,554)	(5,000)	0		0		
316	<u>DEPOT & OVERHEADS</u>									
1002	WAYLEAVES	0	41	0	0	0	0	0	0	0

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1095	MISCELLANEOUS INCOME	0	1	0	0	0	0	0	0	0
1101	CEMETERY INCOME	35,000	40,719	25,000	7,384	0	0	0	0	0
	Total Income	35,000	40,761	25,000	7,384	0	0	0	0	0
4001	STAFF COSTS	140,807	127,740	139,042	11,121	0	0	0	0	0
4008	STAFF TRAINING	2,500	4,887	2,910	0	0	0	0	0	0
4009	TRAVEL EXPENSES	350	0	350	0	0	0	0	0	0
4011	RATES	9,149	10,838	10,679	1,121	0	0	0	0	0
4013	RENT	11,000	11,500	11,500	2,875	0	0	0	0	0
4017	HEALTH,SAFETY,SECURITY	3,300	6,302	4,000	1,913	0	0	0	0	0
4018	UTILITIES	3,000	2,674	3,000	313	0	0	0	0	0
4019	CONSUMABLES	825	143	500	15	0	0	0	0	0
4021	TEL/POST/COMMUNICATIONS	0	-257	1,500	0	0	0	0	0	0
4026	INSURANCE	2,200	2,239	4,000	2,382	0	0	0	0	0
4030	RECRUITMENT ADVT'G	0	0	0	249	0	0	0	0	0
4037	SITE MATERIALS	2,500	3,506	4,000	154	0	0	0	0	0
4039	SMALL TOOLS & EQUIP.	1,200	1,649	1,200	34	0	0	0	0	0
4041	EQUIPMENT HIRE	500	363	500	0	0	0	0	0	0
4042	EQUIPMENT MAINTENANCE	1,650	392	1,750	0	0	0	0	0	0
4043	FUEL & OIL	1,650	1,843	2,000	0	0	0	0	0	0
4045	VEHICLE LEASE	330	0	330	0	0	0	0	0	0
4046	VEHICLE MAINT/MOT/TAX	3,850	4,408	4,000	310	0	0	0	0	0
4047	PLANTING	11,000	10,658	12,000	11	0	0	0	0	0
4056	LEGAL EXPENSES	0	683	0	0	0	0	0	0	0
4069	CONTRACTED GRASS MAINTENANCE	12,500	7,985	8,000	0	0	11,615	0	0	0

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4071 CONTRACTED INFRAS. REPAIRS	15,000	8,026	15,000	0	0	115	0	0	0
4072 CONTRACTED GRAVE DIGGING	16,500	21,560	15,000	0	0	0	0	0	0
4073 CONTRACTED WASTE MANAGEMENT	10,120	7,281	11,000	6,264	0	0	0	0	0
4074 CONTRACTED PLAY EQUIP WORKS	31,087	44,275	40,000	410	0	0	0	0	0
4076 CONTRACTED TREE WORKS/REPORTS	6,500	7,638	5,000	1,300	0	0	0	0	0
4078 ENVIRONMENT PROJECTS	74,820	28,442	64,000	0	0	0	0	0	0
4085 LARGE TOOLS AND EQUIPMENT	0	0	3,000	0	0	0	0	0	0
4089 STROUD VALLEYS PROJECT PROJECT	500	0	500	0	0	0	0	0	0
4091 STROUD NATURE SLA	2,000	2,000	0	0	0	0	0	0	0
4094 COMMUNITY ENGAGEMENT	1,800	278	1,000	0	0	0	0	0	0
4164 CLIMATE CHANGE GRANTS	10,000	3,000	5,000	0	0	0	0	0	0
4167 LOAN REPAYMENTS - WALLS PROJEC	15,484	15,485	15,485	0	0	0	0	0	0
4201 GRAFFITTI REMOVAL/VANDALISM	500	727	500	0	0	0	0	0	0
4202 Contingencies/liabilities (ENV	4,000	0	4,000	0	0	0	0	0	0
4998 TF FROM OTHER FUNDS	0	0	-35,000	0	0	0	0	0	0
4999 TF TO OTHER FUNDS	0	10,690	5,000	0	0	0	0	0	0
Overhead Expenditure	396,622	346,955	360,746	28,473	0	11,730	0	0	0
Movement to/(from) Gen Reserve	(361,622)	(306,194)	(335,746)	(21,089)	0		0		
503 <u>PLANNING CONSULTATIONS</u>									
4056 LEGAL EXPENSES	0	1,500	0	0	0	0	0	0	0
4059 CONSULTANCY	0	6	0	12	0	0	0	0	0
4136 ROAD SAFETY	3,000	678	3,000	0	0	0	0	0	0
4998 TF FROM OTHER FUNDS	0	-678	0	0	0	0	0	0	0

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Overhead Expenditure	3,000	1,506	3,000	12	0	0	0	0	0
Movement to/(from) Gen Reserve	(3,000)	(1,506)	(3,000)	(12)	0		0		
Total Budget Income	911,188	1,015,276	1,043,914	494,111	0	0	0	0	0
Expenditure	979,124	1,014,282	1,043,914	107,973	0	49,633	0	0	0
Movement to/(from) Gen Reserve	(67,936)	994	0	386,139	0		0		

All Payments February 2024

Date Paid	Payee Name	Reference	Amount Paid	Transaction Detail
01/02/2024	Water Plus - Libbys Drive 7000	867	£19.27	Purchase Ledger DDR Payment
01/02/2024	Water Plus - Thanet House	1632	£23.58	Purchase Ledger DDR Payment
01/02/2024	Water Plus - cemetery standtap	3924	£30.99	Purchase Ledger DDR Payment
01/02/2024	SDC	DD	£437.00	SDC rates 58a-b
02/02/2024	Alfreshco	2096	£198.70	Paint
05/02/2024	Meta Platforms Ireland Ltd	8535	£12.00	Advertisement
05/02/2024	Meta Platforms Ireland Ltd	8142	£12.00	Advertisement
07/02/2024	Allstar Business Solutions Ltd	3127	£174.23	Fuel
08/02/2024	Alan Price	1328	£7,700.00	Grave digging
08/02/2024	BAILEY PARTNERSHIP	1108	£1,089.00	Project management
08/02/2024	Envesca Ltd	08/09	£1,179.00	4917
08/02/2024	ERMIN PLANT LTD	4051	£35.63	Strimmer cord
08/02/2024	GLOUCESTERSHIRE COUNTY	9511	£250.00	Parking bay suspension
08/02/2024	Hugh James	7122	£800.00	4915
08/02/2024	iHasco	7142	£807.00	4918
08/02/2024	Lansdown Road Motors Ltd	6240	£794.44	MOT and nsf headlight bulb
08/02/2024	Severn Wye Energy Agency	674	£1,320.00	4912
08/02/2024	Silver Tree Services (STS) Ltd	4559	£1,560.00	Ash tree removal
08/02/2024	Stroud Congregational Church	87	£40.00	Hall hire
08/02/2024	Templar Electrical	733	£15,144.58	4908
08/02/2024	Thirsty Work Ltd	5256	£7.14	Rental charges
08/02/2024	Travis Perkins Trading Co Ltd.	3624	£22.94	Site materials
08/02/2024	University of Gloucestershire	9143	£700.00	MBA business admin
08/02/2024	REDACTED	BACS	£35.00	Expenses
08/02/2024	Meta Platforms Ireland Ltd	2150	£17.00	Advertisement
09/02/2024	Midcounties Co-operative	8827	£1.00	Newspaper
09/02/2024	TheWorks	8828	£63.00	Stationery
12/02/2024	Post Office Ltd	9830	£3.49	Postage
12/02/2024	Tesco	9831	£7.80	Coffee
13/02/2024	123-reg Ltd	1220	£20.39	Domain renewal STCAN
15/02/2024	Payroll	DD	£24,546.25	Payroll February
15/02/2024	Waitrose & Partners	4833	£1.00	Newspaper
16/02/2024	GLOUCESTERSHIRE COUNTY	8504	£185.00	Collision and transport data
16/02/2024	DVLA	BACS	£200.00	Vehicle tax WX12 EBM
19/02/2024	LGPS	DD	£8,176.03	Pensions Jan 2024
19/02/2024	Renault Finance	5152	£30.00	Battery hire
20/02/2024	TOWN CLERK IMPREST	Top up SD	£1,000.00	Top up Clerks's Account
20/02/2024	Ecotricity - Lobby - 10190574	3054	£26.08	Electricity
20/02/2024	Ecotricity - Gas Thanet 101976	3334	£396.67	Gas
20/02/2024	Ecotricity - Flat A - 10191020	3397	£332.12	Electricity
20/02/2024	Ecotricity - Flat B - 10152716	3443	£156.87	Electricity

Date Paid	Payee Name	Reference	Amount Paid	Transaction Detail
20/02/2024	Ecotricity - Libbys Drive 1014	3502	£571.03	Electricity
20/02/2024	Ecotricity - Office - 10153686	3637	£407.63	Electricity
22/02/2024	HMRC	BACS	£6,775.08	PAY/NIC February
22/02/2024	REDACTED	BACS	£86.39	Expenses
22/02/2024	REDACTED	BACS	£32.43	Community cafe expenses
22/02/2024	Stroud Valleys Project	BACS	£2,000.00	Grant
22/02/2024	JAMES & OWEN LTD	9995	£215.30	Stationery
22/02/2024	Nailsworth Garden Machinery	2652	£65.60	Tools
22/02/2024	NALC	4029	£39.22	Emerging trends HB
22/02/2024	Pipercom Ltd	2098	£683.42	4913
22/02/2024	Principal Hygiene	1465	£90.00	Feminine hygiene
22/02/2024	Smiths (Gloucester) Ltd	3890	£35.69	Recycling
22/02/2024	Stroud Regeneration Limited	40	£72.00	Pop up unit hire
22/02/2024	SDC	DD	£655.00	SDC rates Thanet House
22/02/2024	Microsoft Ireland Operations L	2q7r	£148.32	Monthly subscription
22/02/2024	Microsoft Ireland Operations L	2uld	£117.41	Monthly subscription
22/02/2024	Waitrose & Partners	1836	£1.00	Newspaper
23/02/2024	SGW Payroll Ltd.	3082	£65.28	Payroll month 11
26/02/2024	Lister Unified Communications	8117	£215.16	Phone sims delivery
26/02/2024	EE Ltd	2940	£45.46	Mobile phones
27/02/2024	Meta Platforms Ireland Ltd	4908	£7.89	Advertisement

All Payments March 2024

Date Paid	Payee Name	Reference	Amount Paid	Transaction Detail
01/03/2024	Water Plus - Libbys Drive 7000	867	£19.27	Purchase Ledger DDR Payment
01/03/2024	Water Plus - Thanet House 0152	1632	£23.58	Purchase Ledger DDR Payment
01/03/2024	Water Plus - cemetery standtap	3924	£30.99	Purchase Ledger DDR Payment
01/03/2024	SDC	DD	£437.00	SDC rates 58a-b
01/03/2024	Pound Farm Shop and Plant Cent	224	£40.50	Plants
05/03/2024	10749	BACS	£164.64	Top up petty cash
05/03/2024	Smartwheelie.co.uk	6290	£249.00	Stickers
06/03/2024	Green Gardener	1427	£10.99	Nemasys Vine Weevil Killer
07/03/2024	PWLB	DD	£7,742.53	PWLB
07/03/2024	Allstar Business Solutions Ltd	3732	£134.01	Fuel
08/03/2024	Newton Newton Flag Makers Ltd	150	£57.60	D-Day 80 flag of peace
08/03/2024	Who Gives a Crap Ltd	8983	£44.00	Toilet paper
08/03/2024	The Wipe Shop	3302	£41.97	Centrefeed rolls
11/03/2024	EE Ltd	5075	-£26.36	Credit final account
13/03/2024	Screwfix Direct Ltd	1215	£20.34	Gloves
13/03/2024	SP Services	5328	£39.18	Tourniquet
15/03/2024	Business Health Ltd	4324	£330.00	Occupational health assessment
15/03/2024	Chubb Fire & Security Ltd.	1972	£835.86	Service and supply
15/03/2024	GB Sport & Leisure UK Ltd.	4523	£762.00	Playground inspection TH
15/03/2024	Gloucester Community Building	108	£180.00	Training LB / HO
15/03/2024	Gloucester Street Forge Ltd	5815	£6,446.52	4911
15/03/2024	GR Fasteners & Eng Supplies Lt	9083	£38.45	Site materials
15/03/2024	Lister Wilder	562	£381.79	Vehicle maintenance
15/03/2024	Morelock Signs Ltd	4662	£258.00	4923
15/03/2024	Nailsworth Garden Machinery	2771	£60.00	Repairs
15/03/2024	Npower Ltd	3071	£219.06	Christmas lights
15/03/2024	Patrick Lorenzen	8374	£303.00	Hedge bank cutting cemetery
15/03/2024	Royal Mail Group PLC	4458	£119.88	Free post licence
15/03/2024	The Salvation Army	6936	£450.00	Hall hire
15/03/2024	Smith of Derby Ltd	1362	£1,484.40	4921
15/03/2024	Smiths (Gloucester) Ltd	7238	£17.40	Recycling
15/03/2024	Somerset County Council	2986	£175.20	4848
15/03/2024	STL Gloucester Ltd	2324	£6,480.00	4873
15/03/2024	Stroud Alarms Fire and Securit	7486	£44.28	Alarm service
15/03/2024	Thirsty Work Ltd	810	£58.44	Water
15/03/2024	Travis Perkins Trading Co Ltd.	3624	£10.80	MOT ype 1 trade pack
15/03/2024	HMRC	BACS	£6,498.76	PAY/NIC March
15/03/2024	REDACTED	BACS	£30.48	Community Cafe
15/03/2024	Stroud Earth Community	BACS	£125.00	Grant
15/03/2024	Stroud Middle of the Hill Comm	BACS	£500.00	Grant
15/03/2024	Payroll	DD	£22,876.39	Payroll March
15/03/2024	L&S Engineers	4227	£88.20	Stop solenoid
15/03/2024	Midcounties Co-operative	324	£12.15	Consumables
18/03/2024	TOWN CLERK IMPREST	Top Up KM	£1,000.00	Top up Clerk's Account
19/03/2024	LGPS	DD	£7,736.48	LGPS Pensions Feb
19/03/2024	Renault Finance	5152	£30.00	Battery hire
19/03/2024	Preceden LLC	6004	£96.93	Timeline maker
19/03/2024	Royal Mail Group Ltd	9623	£289.00	Stamps
20/03/2024	Ecotricity - Libbys Drive 1014	8755	£286.90	Electricity

Date Paid	Payee Name	Reference	Amount Paid	Transaction Detail
20/03/2024	Ecotricity - Lobby - 10190574	9439	£24.24	Electricity
20/03/2024	Ecotricity - Flat A - 10191020	9598	£287.34	Electricity
20/03/2024	Ecotricity - Flat B - 10152716	9703	£95.95	Electricity
20/03/2024	Waitrose & Partners	9852	£4.25	Consumables
22/03/2024	SDC	DD	£655.00	SDC rates Thanet House
22/03/2024	Microsoft Ireland Operations L	1fi	£117.60	Monthly subscription
22/03/2024	Microsoft Ireland Operations L	52j	£124.89	Monthly subscription
25/03/2024	Konica Minolta Business Soluti	160	£291.21	Photocopier
25/03/2024	Pound Farm Shop and Plant Cent	324	£40.50	Planting
26/03/2024	Active Workwear	9148	£53.34	Uniform
27/03/2024	Ecotricity - Gas Thanet 101976	4681	£265.38	Gas
27/03/2024	Lister Unified Communications	6810	£195.92	Moblie phones
27/03/2024	GB Sport & Leisure	BACS	-£762.00	Refund - invoice paid twice
28/03/2024	Citation Limited	2995	£3,437.50	4927
28/03/2024	County Insulation	3112	£1,176.00	Loft insulation
28/03/2024	Down to Earth Stroud	324	£220.80	Gardening assistance
28/03/2024	Easy Window Cleaning	9482	£36.00	Window cleaning
28/03/2024	Fleet Solicitors LLP	2056	£1,998.00	4905
28/03/2024	Hattie Nicholson	2	£120.00	Newsletter
28/03/2024	JAMES & OWEN LTD	82	£94.42	Stationery
28/03/2024	Lee Kirby	224	£747.50	4919
28/03/2024	McCarthy Marland Recycling Ltd	99	£300.00	Skip exchange
28/03/2024	Nailsworth Garden Machinery	991/2	£98.24	Air filter
28/03/2024	Pipercom Ltd	41/99	£704.58	4928
28/03/2024	Primary Water Solutions Ltd	1111	£720.00	4884
28/03/2024	The Salvation Army	7436	£450.00	Hall hire
28/03/2024	Seton	8082	£27.30	Safety signs
28/03/2024	Stroud Alarms Fire and Securit	66/08	£881.30	Annual maintenance contract
28/03/2024	Stroud Congregational Church	93	£40.00	Hall hire
28/03/2024	Stroud Electrical Services (UK	596	£124.48	Electrical works
28/03/2024	Templar Electrical	49/50	£4,334.56	Bank Gardens lighting
28/03/2024	Towergate Insurance Brokers	7639	£2,382.27	Motor fleet insurance
28/03/2024	T.W.HAWKINS & SONS	1993	£180.00	Line marking
28/03/2024	Ubico Limited	6452	£7,200.00	Bin emptying contract
28/03/2024	UK Landscapes Ltd	2198	£929.22	4851
28/03/2024	Wheatley Printers Ltd.	9809	£610.00	Newsletter printing
28/03/2024	REDACTED	BACS	£16.00	Expenses
28/03/2024	REDACTED	BACS	£58.20	Expenses
28/03/2024	REDACTED	BACS	£87.30	Newsletters
28/03/2024	REDACTED	BACS	£18.75	Expenses
28/03/2024	REDACTED	BACS	£28.90	Community Cafe
28/03/2024	REDACTED	BACS	£86.00	Expenses

All Payments April 2024

Date Paid	Payee Name	Reference	Amount Paid	Transaction Detail
03/04/2024	HHGL Limited	424	£13.50	Plants
04/04/2024	Land Registry	9558	£6.00	Title register and plan
11/04/2024	Midcounties Co-operative	859	£6.00	Coffee
17/04/2024	Waitrose & Partners	6860	£18.18	Tea and coffee
18/04/2024	Midcounties Co-operative	7861	£7.50	Sunscreen
22/04/2024	Microsoft Ireland Operations L	UB08	£135.96	Monthly subscription
22/04/2024	Microsoft Ireland Operations L	UQ42	£117.60	Monthly subscription
23/04/2024	The Ale House	2864	£25.40	Refreshments
24/04/2024	Land Registry	3077	£6.00	Title register and plan
24/04/2024	Samsung UK Store	8001	£154.99	Mobile phone
25/04/2024	Fone Hub Gloucester Ltd	4867	£15.00	Pone case and screen
25/04/2024	Tesco	4868	£3.55	Milk
30/04/2024	Waitrose & Partners	9871	£23.65	Typo
30/04/2024	The Wipe Shop	4690	£41.97	Hand towel
30/04/2024	CURRENT/DEPOSIT ACCOUNT	Co-op	£9.25	Entered in wrong cash book
02/04/2024	SDC	BACS	£483.45	SDC rates 58a-b
03/04/2024	Water Plus - Libbys Drive 7000	867	£19.27	Purchase Ledger Payment
03/04/2024	Water Plus - Thanet House 0152	1632	£23.58	Purchase Ledger Payment
03/04/2024	Water Plus - cemetery standtap	3924	£30.99	Purchase Ledger Payment
05/04/2024	The Information Commissioner	2986	£55.00	Annual fee
08/04/2024	Allstar Business Solutions Ltd	8889	£35.50	Fuel
09/04/2024	Great Western Air Ambulance	BACS	£1,000.00	Grant
09/04/2024	Randwick Scouts	BACS	£250.00	Grant
09/04/2024	Stroud Paint Festival	BACS	£500.00	Grant
09/04/2024	Stroud Valleys Project	BACS	£500.00	Grant
09/04/2024	REDACTED	BACS	£478.80	Newsletters
09/04/2024	REDACTED	BACS	£210.06	Newsletters
09/04/2024	REDACTED	BACS	£176.22	Newsletters
09/04/2024	REDACTED	BACS	£133.38	Newsletters
09/04/2024	REDACTED	BACS	£84.60	Newsletters
09/04/2024	Alan Price	1343	£2,310.00	Grave digging
09/04/2024	BAILEY PARTNERSHIP	02/41	£2,634.00	Project management
09/04/2024	Cotswold Canals Trust	2023	£220.00	4867
09/04/2024	DENIS BROWN & SON	2872	£17.39	Materials
09/04/2024	ERMIN PLANT LTD	2303	£325.50	Equipment hire
09/04/2024	GAPTC	60/66	£746.70	Canva training SD
09/04/2024	HHGL Limited	1107	£76.00	Paint / pliers
09/04/2024	Kirkham Pryer Ltd	4054	£1,380.00	Professional services
09/04/2024	Local Council Consultancy (LCC	728	£3,772.26	4922
09/04/2024	Nailsworth Garden Machinery	94/63	£193.60	Repairs
09/04/2024	NALC	3109	£39.22	Emerging Tends training
09/04/2024	Play Gloucestershire	327	£3,780.12	4852

Date Paid	Payee Name	Reference	Amount Paid	Transaction Detail
09/04/2024	SLCC Enterprises Ltd	5257	£18.00	How to used chatGPT KM
09/04/2024	SM Building & Landscaping	2420	£60.00	Roof inspection
09/04/2024	Smiths (Gloucester) Ltd	1794	£18.60	Recycling
09/04/2024	St Philips Chambers Ltd	6798	£1,200.00	Directions hearing
09/04/2024	Thirsty Work Ltd	2567	£48.84	Water
09/04/2024	GlosJobs	9512	£57.60	Job vacancy advert
09/04/2024	GPFA	2024	£100.00	Annual subscription
09/04/2024	Rialtas Business Solutions Ltd	58/59	£1,597.20	Making tax digital for VAT
15/04/2024	SGW Payroll Ltd.	5378	£63.30	Payroll month 12
15/04/2024	SDC	BACS	£1,120.61	SDC rates cemetery and depot
15/04/2024	Payroll	BACS	£23,515.87	Payroll April
17/04/2024	Water Plus - Park Gardens 0322	7982	£11.42	Purchase Ledger DDR Payment
19/04/2024	Renault Finance	5152	£30.00	Battery hire
19/04/2024	LGPS	BACS	£7,428.56	Pensions April
22/04/2024	Ecotricity - Lobby - 10190574	4331	£26.04	Electricity
22/04/2024	Ecotricity - Gas Thanet 101976	4361	£258.05	Electricity
22/04/2024	Ecotricity - Flat A - 10191020	4434	£220.88	Electricity
22/04/2024	Ecotricity - Flat B - 10152716	4536	£62.53	Electricity
22/04/2024	Ecotricity - Libbys Drive 1014	4597	£272.17	Electricity
22/04/2024	Ecotricity - Office - 10153686	4570	£294.74	Electricity
22/04/2024	SDC	BACS	£725.18	SDC rates Thanet House
23/04/2024	10750	BACS	£97.46	Top up petty cash
23/04/2024	Allsorts	BACS	£3,000.00	SLA
23/04/2024	HMRC	BACS	£6,545.43	PAY/NIC April
23/04/2024	Home-Start	BACS	£3,000.00	SLA
23/04/2024	REDACTED	BACS	£35.68	Expenses
23/04/2024	REDACTED	BACS	£28.39	Expenses
23/04/2024	Lansdown Hall & Gallery	BACS	£5,000.00	SLA
23/04/2024	Marah Trust	BACS	£5,000.00	SLA
23/04/2024	Citizens Advice	BACS	£5,000.00	SLA
23/04/2024	Stroud Congregational Church	BACS	£337.98	CN Grant (WIFI)
23/04/2024	Stroud Subscription Rooms	BACS	£15,000.00	SLA
23/04/2024	Damselfly Communications Ltd	424	£1,237.50	Media consultancy
23/04/2024	DCK Accounting Solutions Ltd	1218	£604.56	4916
23/04/2024	Fleet Solicitors LLP	3005	£1,800.00	Legal fees
23/04/2024	GAPTC	SUBS	£3,310.47	Annual membership
23/04/2024	Genius Within CIC	5879	£2,145.60	4929
23/04/2024	ICCM	2425	£100.00	Membership
23/04/2024	JAMES & OWEN LTD	157	£87.53	Stationery
23/04/2024	Pipercom Ltd	2185	£746.00	IT services
23/04/2024	Rural Services Partnership Ltd	128	£164.40	Membership
23/04/2024	Stroud District Council	4403	£72.00	Old Town Hall hire
23/04/2024	Stroud Alarms Fire and Securit	14	£710.19	Small works callout
23/04/2024	Working Planet Ltd	6586	£298.80	4932

Date Paid	Payee Name	Reference	Amount Paid	Transaction Detail
24/04/2024	Resident Roots	BACS	£500.00	Grant
24/04/2024	Stroud Yard Trail	BACS	£500.00	Grant
25/04/2024	Lister Unified Communications	8117	£217.09	Mobile phones
25/04/2024	SGW Payroll Ltd.	7079	£71.22	Year end charge
26/04/2024	TOWN CLERK IMPREST	Top Up SD	£1,000.00	Top up Clerks Account
29/04/2024	Co-operative Food	BACS	£9.25	Consumables

February 2024 Receipts

Date	Cash Received from	Receipt Description	Receipt Total
14/02/2024	HMRC	VAT recovered	£14,398.02
09/02/2024	Lloyds Bank	Interest received	£509.91
02/02/2024	PSDF	PSDF interest received	£1,790.02
08/02/2024	Sales Recpts Page 188	Cemetery income	£42.00
08/02/2024	Sales Recpts Page 189	Cemetery income	£1,707.00
01/02/2024	Sales Recpts Page 190	Cemetery income	£1,035.00
06/02/2024	Sales Recpts Page 191	Cemetery income	£1,035.00
07/02/2024	Sales Recpts Page 192	Cemetery income	£216.00
07/02/2024	Sales Recpts Page 193	Cemetery income	£414.00
21/02/2024	Sales Recpts Page 194	Cemetery income	£924.00
19/02/2024	Sales Recpts Page 195	Cemetery income	£134.00
20/02/2024	Sales Recpts Page 196	Cemetery income	£830.00
20/02/2024	Sales Recpts Page 197	Cemetery income	£924.00
22/02/2024	Sales Recpts Page 198	Cemetery income	£42.00
26/02/2024	Sales Recpts Page 199	Cemetery income	£1,035.00
28/02/2024	Sales Recpts Page 200	Cemetery income	£59.00
28/02/2024	Sales Recpts Page 201	Cemetery income	£62.00
29/02/2024	Sales Recpts Page 202	Cemetery income	£134.00

March 2024 Receipts

Date	Cash Received from	Receipt Description	Receipt Total
04/03/2024	CCLA	PSDF interest received	£1,667.25
11/03/2024	Lloyds Bank	Interest received	£442.95
12/03/2024	Sales Recpts Page 203	Cemetery income	£2,068.00
12/03/2024	Sales Recpts Page 204	Cemetery income	£296.00
28/03/2024	Sales Recpts Page 205	Cemetery income	£216.00
18/03/2024	Sales Recpts Page 206	Cemetery income	£32.00
20/03/2024	Sales Recpts Page 207	Cemetery income	£602.00
20/03/2024	Sales Recpts Page 208	Cemetery income	£216.00
21/03/2024	Sales Recpts Page 209	Grant	£13,843.74
28/03/2024	Sales Recpts Page 210	Cemetery income	£508.00

April 2024 Receipts

Date	Cash Received from	Receipt Description	Receipt Total
03/04/2024	CCLA	PSDF interest received	£1,778.15
22/04/2024	HMRC	VAT recovered	£14,349.25
09/04/2024	Lloyds Bank	Interest received	£347.73
05/04/2024	Sales Recpts Page 213	Cemetery income	£65.00
09/04/2024	Sales Recpts Page 214	Cemetery income	£68.00
10/04/2024	Sales Recpts Page 215	Cemetery income	£455.00
15/04/2024	Sales Recpts Page 216	Cemetery income	£1,016.00
15/04/2024	Sales Recpts Page 217	Cemetery income	£508.00
15/04/2024	Sales Recpts Page 218	Cemetery income	£1,016.00
17/04/2024	Sales Recpts Page 219	Cemetery income	£46.00
23/04/2024	Sales Recpts Page 220	Cemetery income	£46.00
18/04/2024	Sales Recpts Page 221	Cemetery income	£249.00
29/04/2024	Sales Recpts Page 222	Cemetery income	£46.00
26/04/2024	Sales Recpts Page 223	Cemetery income	£296.00
29/04/2024	Sales Recpts Page 224	Cemetery income	£356.00
29/04/2024	Sales Recpts Page 225	Cemetery income	£65.00
30/04/2024	Sales Recpts Page 226	Cemetery income	£46.00
22/04/2024	SDC	CIL payment	£3,174.10
29/04/2024	SDC	Precept 50%	£483,177.50
30/04/2024	TOWN CLERK IMPREST	Entered in wrong cash book	£9.25

**Bank Reconciliation Statement as at 30/04/2024
for Cashbook 2 - TOWN CLERK IMPREST ACCOUNT**

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page</u>	<u>Balances</u>
Clerk's A/C	30/04/2024		1,088.54
			<u>1,088.54</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			1,088.54
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			1,088.54
		Balance per Cash Book is :-	1,088.54
		Difference is :-	0.00

Signatory 1:

Name Signed Date

Signatory 2:

Name Signed Date

**Bank Reconciliation Statement as at 30/04/2024
for Cashbook 1 - CURRENT/DEPOSIT ACCOUNT**

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page</u>	<u>Balances</u>
Current Account	30/04/2024		25,000.00
Deposit Account	30/04/2024		713,526.73
			738,526.73
 <u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			0.00
			738,526.73
 <u>Unpresented Receipts (Plus)</u>			
		0.00	
			0.00
			738,526.73
		Balance per Cash Book is :-	738,526.73
		Difference is :-	0.00

Signatory 1:

Name Signed Date

Signatory 2:

Name Signed Date



Stroud Town Council
 THANET HOUSE
 58 LONDON ROAD
 STROUD
 GLOUCESTERSHIRE
 GL5 2AD

Your Account

Sort Code 30-98-29
 Account Number 01239448

BUSINESS ACCOUNT

01 April 2024 to 30 April 2024

Money In	£1,000.00	Balance on 01 April 2024	£673.09
Money Out	£584.55	Balance on 30 April 2024	£1,088.54

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
03 Apr 24	HOMEbase LTD CD 0611	DEB		13.50	659.59
04 Apr 24	LAND REGISTRY ECOM CD 9668	DEB		6.00	653.59
11 Apr 24	CO-OPERATIVE FOOD CD 0611	DEB		6.00	647.59
17 Apr 24	WAITROSE 210 CD 0823	DEB		18.18	629.41
18 Apr 24	CO-OPERATIVE FOOD CD 0611	DEB		7.50	621.91
22 Apr 24	MSFT * E0800RUQ42 CD 0823	DEB		117.60	504.31
22 Apr 24	MSFT * E0800RUBO8 CD 0823	DEB		135.96	368.35
23 Apr 24	SQ *THE ALE HOUSE CD 0128	DEB		25.40	342.95
24 Apr 24	LAND REGISTRY ECOM CD 9668	DEB		6.00	336.95
24 Apr 24	Samsung UK CD 9668	DEB		154.99	181.96
25 Apr 24	TESCO STORES PLC CD 9668	DEB		3.55	178.41
25 Apr 24	FONE HUB GLOUCESTE CD 9668	DEB		15.00	163.41
26 Apr 24	STROUD TOWN COUNCI 309829 00120560	TFR	1,000.00		1,163.41
29 Apr 24	CO-OPERATIVE FOOD CD 0611 27APR24	DEB		9.25	1,154.16
30 Apr 24	WAITROSE 210 CD 9668	DEB		23.65	1,130.51
30 Apr 24 (Continued on next page)	THE WIPE SHOP CD 9668	DEB		41.97	1,088.54

Transaction types

BGC Bank Giro Credit	BP Bill Payments	CHG Charge	CHQ Cheque
COR Correction	CPT Cashpoint	DD Direct Debit	DEB Debit Card
DEP Deposit	FEE Fixed Service	FPI Faster Payment In	FPO Faster Payment Out
MPI Mobile Payment In	MPO Mobile Payment Out	PAY Payment	SO Standing Order
TFR Transfer			



Stroud Town Council
 THANET HOUSE
 58 LONDON ROAD
 STROUD
 GLOUCESTERSHIRE
 GL5 2AD

Your Account

Sort Code 30-98-29
Account Number 00120560

BUSINESS ACCOUNT

01 April 2024 to 30 April 2024

Money In	£614,806.68	Balance on 01 April 2024	£25,216.00
Money Out	£615,022.68	Balance on 30 April 2024	£25,000.00

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
02 Apr 24	STROUD DISTRICT CO 01 6000193885	DD		483.45	24,732.55
02 Apr 24	FROM30982907202147	TFR	267.45		25,000.00
03 Apr 24	WATER PLUS 7000880867	DD		19.27	24,980.73
03 Apr 24	WATER PLUS 0152011632	DD		23.58	24,957.15
03 Apr 24	WATER PLUS 0385043924	DD		30.99	24,926.16
03 Apr 24	CCLA INVESTMENT MA PS3078491, STROUD	FPI	1,778.15		26,704.31
03 Apr 24	TO 30982907202147	TFR		1,704.31	25,000.00
05 Apr 24	ICO Z2110349	DD		55.00	24,945.00
05 Apr 24	O L COTTLE STC239 500000001324961707 309829	FPI	65.00		25,010.00
05 Apr 24	TO 30982907202147	TFR		10.00	25,000.00
08 Apr 24	ALLSTAR AS60164667	DD		35.50	24,964.50
08 Apr 24	FROM30982907202147	TFR	35.50		25,000.00
09 Apr 24	O L COTTLE STC240 500000001326887950 309829	FPI	68.00		25,068.00
09 Apr 24	ALAN PRICE 500000001327155956 1343	FPO		2,310.00	22,758.00
09 Apr 24	ANDY TREACHER 200000001323032990	FPO		478.80	22,279.20
09 Apr 24	BAILEY PARTNERSHIP 300000001330489958	FPO		2,634.00	19,645.20

(Continued on next page)

BUSINESS ACCOUNT

Sort Code 30-98-29
Account Number 00120560

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
09 Apr 24	COTSWOLD CANALS TR 500000001327157406	FPO		220.00	19,425.20
09 Apr 24	DENIS BROWN & SON 100000001323793050 12872	FPO		17.39	19,407.81
09 Apr 24	ERMIN PLANT 500000001327157815 432303	FPO		325.50	19,082.31
09 Apr 24	GAPTC 300000001330491729 360/366 089041 10 09APR24	FPO		746.70	18,335.61
09 Apr 24	GLOS JOBS 400000001331864256 59512	FPO		57.60	18,278.01
09 Apr 24	GLOUCESTERSHIRE PL 200000001323035752 AMR-2024	FPO		100.00	18,178.01
09 Apr 24	GREAT WESTERN AIR 200000001323036173 GRANT	FPO		1,000.00	17,178.01
09 Apr 24	HARVEY BENSON 600000001326785304	FPO		176.22	17,001.79
09 Apr 24	HHGL LIMITED 200000001323036778 50291107	FPO		76.00	16,925.79
09 Apr 24	KIRKHAM PRYER LTD 600000001326785887 5451	FPO		1,380.00	15,545.79
09 Apr 24	J P HOSKIN 200000001323037463	FPO		133.38	15,412.41
09 Apr 24	MISS D SAUNDERS 100000001323796266	FPO		210.06	15,202.35
09 Apr 24	SLCC 100000001323796657 728 608301 10 09APR24 20:26	FPO		3,772.26	11,430.09
09 Apr 24	NAILSWORTH GARDEN 200000001323038368	FPO		193.60	11,236.49
09 Apr 24	PLAY GLOUCESTERSHI 100000001323797395 SI-327	FPO		3,780.12	7,456.37
09 Apr 24	NALC 400000001331867665 9258123109 080228 10	FPO		39.22	7,417.15
09 Apr 24	RIALTAS BUSINESS S 400000001331868283 6624	FPO		1,597.20	5,819.95
09 Apr 24	RANDWICK SCOUT TRO 400000001331868458 GRANT	FPO		250.00	5,569.95
09 Apr 24	SIMON MONTGOMERY 200000001323040286 232420	FPO		60.00	5,509.95
09 Apr 24	SLCC 100000001323799074 BK215257-1 608301 10	FPO		18.00	5,491.95
09 Apr 24	SMITHS GLOS LTD 400000001331869529 C471794	FPO		18.60	5,473.35
09 Apr 24	ST PHILIPS CHAMBER 400000001331869681 706728	FPO		1,200.00	4,273.35

(Continued on next page)

BUSINESS ACCOUNT

Sort Code 30-98-29
Account Number 00120560

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
09 Apr 24	STROUD PAINT FESTI 600000001326790581 GRANT	FPO		500.00	3,773.35
09 Apr 24	STROUD VALLEYS PRO 300000001330498027 HEAVENS	FPO		500.00	3,273.35
09 Apr 24	THIRSTY WORK 200000001323041935 1232567	FPO		48.84	3,224.51
09 Apr 24	TOMAS GREEN 500000001327165300	FPO		84.60	3,139.91
09 Apr 24	FROM30982907202147	TFR	21,860.09		25,000.00
10 Apr 24	VAUSE CLARE STC233 FP24101O00444452 070976	FPI	455.00		25,455.00
10 Apr 24	TO 30982907202147	TFR		455.00	25,000.00
15 Apr 24	SGW PAYROLL STR002	DD		63.30	24,936.70
15 Apr 24	STROUD DISTRICT CO 01 6000076536	DD		1,120.61	23,816.09
15 Apr 24	PAYROLL BACS	DD		23,515.87	300.22
15 Apr 24	FRED STEVENS STC242 794950321590514001 404321	FPI	1,016.00		1,316.22
15 Apr 24	FRED STEVENS STC243 855757612590514001 404321	FPI	508.00		1,824.22
15 Apr 24	ALLEN-WHITE LIMITE STC244/A001	FPI	1,016.00		2,840.22
15 Apr 24	FROM30982907202147	TFR	22,159.78		25,000.00
17 Apr 24	WATER PLUS 0322007982	DD		11.42	24,988.58
17 Apr 24	500640	DEP	46.00		25,034.58
17 Apr 24	TO 30982907202147	TFR		34.58	25,000.00
18 Apr 24	FAMILY TREE FUNERA STC248 J RODGERS	FPI	249.00		25,249.00
18 Apr 24	TO 30982907202147	TFR		249.00	25,000.00
19 Apr 24	RCI FINANCIAL SERV 2100545152/001/001	DD		30.00	24,970.00
19 Apr 24	GLOS PENSION FUND 2000 2000068384 K	DD		7,428.56	17,541.44
19 Apr 24	FROM30982907202147	TFR	7,458.56		25,000.00

(Continued on next page)

BUSINESS ACCOUNT

Sort Code 30-98-29
Account Number 00120560

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
22 Apr 24	STROUD DC PAYMENTS 500703	BGC	3,174.10		28,174.10
22 Apr 24	HMRC VAT 618338040	BGC	14,349.25		42,523.35
22 Apr 24	ECOTRICITY LIMITED 10190574ECOTRICITY	DD		26.04	42,497.31
22 Apr 24	ECOTRICITY LIMITED 10152716ECOTRICITY	DD		62.53	42,434.78
22 Apr 24	ECOTRICITY LIMITED 10191020ECOTRICITY	DD		220.88	42,213.90
22 Apr 24	ECOTRICITY LIMITED 10197660ECOTRICITY	DD		258.05	41,955.85
22 Apr 24	ECOTRICITY LIMITED 10149391ECOTRICITY	DD		272.17	41,683.68
22 Apr 24	ECOTRICITY LIMITED 10153686ECOTRICITY	DD		294.74	41,388.94
22 Apr 24	STROUD DISTRICT CO 01 6000076471	DD		725.18	40,663.76
22 Apr 24	TO 30982907202147	TFR		15,663.76	25,000.00
23 Apr 24	STROUD TOWN COUNCI 309829 07202147	TFR	30,500.00		55,500.00
23 Apr 24	500641	DEP	46.00		55,546.00
23 Apr 24	010750	PAY		97.46	55,448.54
23 Apr 24	ALLSORTS GLOUCESTE 500000001334866748 SLA	FPO		3,000.00	52,448.54
23 Apr 24	CITIZENS ADVICE ST 100000001331507233 SLA	FPO		5,000.00	47,448.54
23 Apr 24	HOME-START STROUD 600000001334520128 SLA	FPO		3,000.00	44,448.54
23 Apr 24	LANSDOWN HALL AND 500000001334867564 SLA	FPO		5,000.00	39,448.54
23 Apr 24	MARAH TRUST 400000001339599803 SLA	FPO		5,000.00	34,448.54
23 Apr 24	STROUD SUBSCRIPTIO 300000001338199732 SLA	FPO		15,000.00	19,448.54
23 Apr 24	DAMSEFLY COMMUNIC 300000001338200686 0424STC	FPO		1,237.50	18,211.04
23 Apr 24	DCK ACCOUNTING 600000001334522291 TPC11218	FPO		604.56	17,606.48
23 Apr 24	FLEET SOLICITORS L 200000001330775146 3005	FPO		1,800.00	15,806.48

(Continued on next page)

BUSINESS ACCOUNT

Sort Code 30-98-29
Account Number 00120560

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
23 Apr 24	GAPTC 400000001339602251 SUBS STC 089041 10	FPO		3,310.47	12,496.01
23 Apr 24	GENIUS WITHIN CIC 200000001330775924	FPO		2,145.60	10,350.41
23 Apr 24	HMRC - ACCOUNTS OF 300000001338202575	FPO		6,545.43	3,804.98
23 Apr 24	HUGH O'BOYLE 100000001331511889	FPO		35.68	3,769.30
23 Apr 24	ICCM 300000001338203324 4370/2024/25 600909 10	FPO		100.00	3,669.30
23 Apr 24	JAMES AND OWEN 500000001334872012 20157	FPO		87.53	3,581.77
23 Apr 24	MRS KATY S MONTGOM 500000001334872622	FPO		28.39	3,553.38
23 Apr 24	PIPERCOM LTD 300000001338204414 22185	FPO		746.00	2,807.38
23 Apr 24	RURAL SERVICES PAR 100000001331513681	FPO		164.40	2,642.98
23 Apr 24	STROUD DISTRICT CO 400000001339605857	FPO		72.00	2,570.98
23 Apr 24	STROUD ALARMS 200000001330779836	FPO		710.19	1,860.79
23 Apr 24	STROUD CONGREGATIO 200000001330780651 GRANT	FPO		337.98	1,522.81
23 Apr 24	WORKING PLANET LIM 500000001334876403 36586	FPO		298.80	1,224.01
23 Apr 24	FROM30982907202147	TFR	23,775.99		25,000.00
24 Apr 24	STROUD VALLEYS ART 300000001338573540	FPO		500.00	24,500.00
24 Apr 24	TRANSITION STROUD 200000001331147395 YARD	FPO		500.00	24,000.00
24 Apr 24	FROM30982907202147	TFR	1,000.00		25,000.00
25 Apr 24	SGW PAYROLL STR002	DD		71.22	24,928.78
25 Apr 24	LISTER COMMS LTD ST8117	DD		217.09	24,711.69
25 Apr 24	FROM30982907202147	TFR	288.31		25,000.00
26 Apr 24	STROUD TOWN COUNCI 309829 01239448	TFR		1,000.00	24,000.00
26 Apr 24	FRED STEVENS STC252 099521450141624001 404321	FPI	296.00		24,296.00

(Continued on next page)

BUSINESS ACCOUNT

Sort Code 30-98-29
Account Number 00120560

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
26 Apr 24	FROM30982907202147	TFR	704.00		25,000.00
29 Apr 24	O L COTTLE STC241 200000001333218802 309829	FPI	356.00		25,356.00
29 Apr 24	O L COTTLE STC251 100000001333951443 309829	FPI	65.00		25,421.00
29 Apr 24	STROUD DC PAYMENTS 500703	BGC	483,177.50		508,598.50
29 Apr 24	500642	DEP	46.00		508,644.50
29 Apr 24	TO 30982907202147	TFR		483,644.50	25,000.00
30 Apr 24	S SCREEN STC 253 100000001335974385 309829	FPI	46.00		25,046.00
30 Apr 24	TO 30982907202147	TFR		46.00	25,000.00

Transaction types

BGC Bank Giro Credit	BP Bill Payments	CHG Charge	CHQ Cheque
COR Correction	CPT Cashpoint	DD Direct Debit	DEB Debit Card
DEP Deposit	FEE Fixed Service	FPI Faster Payment In	FPO Faster Payment Out
MPI Mobile Payment In	MPO Mobile Payment Out	PAY Payment	SO Standing Order
TFR Transfer			

Commercial Call April 2024

Transaction Date	Transaction Type	Sort Code	Account Number	Transaction Description	Debit Amount	Credit Amount	Balance
30/04/2024	TFR	'30-98-29	07202147	FROM30982900120560		46	713526.73
29/04/2024	TFR	'30-98-29	07202147	FROM30982900120560		483644.5	713480.73
26/04/2024	TFR	'30-98-29	07202147	TO 30982900120560	704		229836.23
25/04/2024	TFR	'30-98-29	07202147	TO 30982900120560	288.31		230540.23
24/04/2024	TFR	'30-98-29	07202147	TO 30982900120560	1000		230828.54
23/04/2024	TFR	'30-98-29	07202147	TO 30982900120560	23775.99		231828.54
23/04/2024	TFR	'30-98-29	07202147	STROUD TOWN COUNCI 309829 00120560	30500		255604.53
22/04/2024	TFR	'30-98-29	07202147	FROM30982900120560		15663.76	286104.53
19/04/2024	TFR	'30-98-29	07202147	TO 30982900120560	7458.56		270440.77
18/04/2024	TFR	'30-98-29	07202147	FROM30982900120560		249	277899.33
17/04/2024	TFR	'30-98-29	07202147	FROM30982900120560		34.58	277650.33
15/04/2024	TFR	'30-98-29	07202147	TO 30982900120560	22159.78		277615.75
10/04/2024	TFR	'30-98-29	07202147	FROM30982900120560		455	299775.53
09/04/2024		'30-98-29	07202147	INTEREST (GROSS)		347.73	299320.53
09/04/2024	TFR	'30-98-29	07202147	TO 30982900120560	21860.09		298972.8
08/04/2024	TFR	'30-98-29	07202147	TO 30982900120560	35.5		320832.89
05/04/2024	TFR	'30-98-29	07202147	FROM30982900120560		10	320868.39
03/04/2024	TFR	'30-98-29	07202147	FROM30982900120560		1704.31	320858.39
02/04/2024	TFR	'30-98-29	07202147	TO 30982900120560	267.45		319154.08

TOWN CLERK IMPREST ACCOUNT

For Month No: 1

Receipts for Month 1

Nominal Ledger Analysis

Receipt Ref	Name of Payer	£ Amnt Received	£ Debtors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
Balance Brought Fwd :		673.09					673.09	
	Banked 26/04/2024	1,000.00						
Top Up SD	CURRENT/DEPOSIT ACCOUNT	1,000.00			201		1,000.00	Top up Clerks Account
Total Receipts for Month		1,000.00	0.00	0.00			1,000.00	
Cashbook Totals		<u>1,673.09</u>	<u>0.00</u>	<u>0.00</u>			<u>1,673.09</u>	

TOWN CLERK IMPREST ACCOUNT

For Month No: 1

Payments for Month 1

Nominal Ledger

<u>Date</u>	<u>Payee Name</u>	<u>Reference</u>	<u>£ Total Amnt</u>	<u>£ Creditors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
03/04/2024	HHGL Limited	0424	13.50	13.50		501			Plants
04/04/2024	Land Registry	9558	6.00	6.00		501			Title register and plan
11/04/2024	Midcounties Co-operative	0859	6.00	6.00		501			Coffee
17/04/2024	Waitrose & Partners	6860	18.18	18.18		501			Tea and coffee
18/04/2024	Midcounties Co-operative	7861	7.50	7.50		501			Sunscreen
22/04/2024	Microsoft Ireland Operations L	UB08	135.96	135.96		501			Monthly subscription
22/04/2024	Microsoft Ireland Operations L	UQ42	117.60	117.60		501			Monthly subscription
23/04/2024	The Ale House	2864	25.40	25.40		501			Refreshements
24/04/2024	Land Registry	3077	6.00	6.00		501			Title register and plan
24/04/2024	Samsung UK Store	8001	154.99	154.99		501			Mobile phone
25/04/2024	Fone Hub Gloucester Ltd	4867	15.00	15.00		501			Pone case and screen
25/04/2024	Tesco	4868	3.55	3.55		501			Milk
30/04/2024	Waitrose & Partners	9871	23.65	23.65		501			Typo
30/04/2024	The Wipe Shop	4690	41.97	41.97		501			Hand towel
30/04/2024	CURRENT/DEPOSIT ACCOUNT	Co-op	9.25			201		9.25	Entered in wrong cash book
Total Payments for Month			584.55	575.30	0.00			9.25	
Balance Carried Fwd			1,088.54						
Cashbook Totals			1,673.09	575.30	0.00			1,097.79	

CURRENT/DEPOSIT ACCOUNT

For Month No: 1

Receipts for Month 1

Nominal Ledger Analysis

Receipt Ref	Name of Payer	£ Amnt Received	£ Debtors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
Balance Brought Fwd :		344,637.53					344,637.53	
CCLA	Banked 03/04/2024	1,778.15						
CCLA	CCLA	1,778.15			1190	105	1,778.15	PSDF interest received
COTTLE	Banked 05/04/2024	65.00						
	Sales Recpts Page 213	65.00	65.00		112			Sales Recpts Page 213
COTTLE	Banked 09/04/2024	68.00						
	Sales Recpts Page 214	68.00	68.00		112			Sales Recpts Page 214
LLOYDS	Banked 09/04/2024	347.73						
LLOYDS	Lloyds Bank	347.73			1190	105	347.73	Interest received
VAUSE	Banked 10/04/2024	455.00						
	Sales Recpts Page 215	455.00	455.00		112			Sales Recpts Page 215
FRED	Banked 15/04/2024	1,016.00						
	Sales Recpts Page 216	1,016.00	1,016.00		112			Sales Recpts Page 216
FRED	Banked 15/04/2024	508.00						
	Sales Recpts Page 217	508.00	508.00		112			Sales Recpts Page 217
ALLEN	Banked 15/04/2024	1,016.00						
	Sales Recpts Page 218	1,016.00	1,016.00		112			Sales Recpts Page 218
500640	Banked 17/04/2024	46.00						
	Sales Recpts Page 219	46.00	46.00		112			Sales Recpts Page 219
FAMILY	Banked 18/04/2024	249.00						
	Sales Recpts Page 221	249.00	249.00		112			Sales Recpts Page 221
SDC	Banked 22/04/2024	3,174.10						
SDC	SDC	3,174.10			1009	105	3,174.10	CIL payment
HMRC	Banked 22/04/2024	14,349.25						
HMRC	HMRC	14,349.25			105		14,349.25	VAT recovered
500641	Banked 23/04/2024	46.00						
	Sales Recpts Page 220	46.00	46.00		112			Sales Recpts Page 220
FRED	Banked 26/04/2024	296.00						
	Sales Recpts Page 223	296.00	296.00		112			Sales Recpts Page 223
500642	Banked 29/04/2024	46.00						
	Sales Recpts Page 222	46.00	46.00		112			Sales Recpts Page 222
COTTLE	Banked 29/04/2024	356.00						
	Sales Recpts Page 224	356.00	356.00		112			Sales Recpts Page 224
COTTLE	Banked 29/04/2024	65.00						
	Sales Recpts Page 225	65.00	65.00		112			Sales Recpts Page 225
SDC	Banked 29/04/2024	483,177.50						
SDC	SDC	483,177.50			1176	105	483,177.50	Precept 50%

CURRENT/DEPOSIT ACCOUNT

For Month No: 1

Receipts for Month 1

Nominal Ledger Analysis

Receipt Ref	Name of Payer	£ Amnt Received	£ Debtors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
	Banked 30/04/2024	9.25						
Co-op	TOWN CLERK IMPREST ACCOUNT	9.25			219		9.25	Entered in wrong cash book
SCREEN	Banked 30/04/2024	46.00						
	Sales Recpts Page 226	46.00	46.00		112			Sales Recpts Page 226
Total Receipts for Month		507,113.98	4,278.00	0.00			502,835.98	
Cashbook Totals		<u>851,751.51</u>	<u>4,278.00</u>	<u>0.00</u>			<u>847,473.51</u>	

CURRENT/DEPOSIT ACCOUNT

For Month No: 1

Payments for Month 1

Nominal Ledger

Date	Payee Name	Reference	£ Total Amnt	£ Creditors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
02/04/2024	SDC	BACS	483.45			4011	104	483.45	SDC rates 58a-b
03/04/2024	Water Plus - Libbys Drive 7000	0867	19.27	19.27		501			Purchase Ledger Payment
03/04/2024	Water Plus - Thanet House 0152	1632	23.58	23.58		501			Purchase Ledger Payment
03/04/2024	Water Plus - cemetery standtap	3924	30.99	30.99		501			Purchase Ledger Payment
05/04/2024	The Information Commissioner	2986	55.00	55.00		501			Annual fee
08/04/2024	Allstar Business Solutions Ltd	8889	35.50	35.50		501			Fuel
09/04/2024	Great Western Air Ambulance	BACS	1,000.00			4146	107	1,000.00	Grant
09/04/2024	Randwick Scouts	BACS	250.00			4060	107	250.00	Grant
09/04/2024	Stroud Paint Festival	BACS	500.00			4060	107	500.00	Grant
09/04/2024	Stroud Valleys Project	BACS	500.00			4060	107	500.00	Grant
09/04/2024	Andy Treacher	BACS	478.80			4116	102	478.80	Newsletters
09/04/2024	Danielle Saunders	BACS	210.06			4116	102	210.06	Newsletters
09/04/2024	Harvey Benson	BACS	176.22			4116	102	176.22	Newsletters
09/04/2024	Sid Hoskins	BACS	133.38			4116	102	133.38	Newsletters
09/04/2024	Tomas Green	BACS	84.60			4116	102	84.60	Newsletters
09/04/2024	Alan Price	1343	2,310.00	2,310.00		501			Grave digging
09/04/2024	BAILEY PARTNERSHIP (CONSULTANT)	02/41	2,634.00	2,634.00		501			Project management
09/04/2024	Cotswold Canals Trust	2023	220.00	220.00		501			4867
09/04/2024	DENIS BROWN & SON (Nailsworth)	2872	17.39	17.39		501			Materials
09/04/2024	ERMIN PLANT LTD	2303	325.50	325.50		501			Equipment hire
09/04/2024	GAPTC	60/66	746.70	746.70		501			Canva training SD
09/04/2024	HHGL Limited	1107	76.00	76.00		501			Paint / pliers
09/04/2024	Kirkham Pryer Ltd	4054	1,380.00	1,380.00		501			Professional services
09/04/2024	Local Council Consultancy (LCC)	728	3,772.26	3,772.26		501			4922
09/04/2024	Nailsworth Garden Machinery	94/63	193.60	193.60		501			Repairs
09/04/2024	NALC	3109	39.22	39.22		501			Emerging Tends training
09/04/2024	Play Gloucestershire	327	3,780.12	3,780.12		501			4852
09/04/2024	SLCC Enterprises Ltd	5257	18.00	18.00		501			How to used chatGPT KM
09/04/2024	SM Building & Landscaping	2420	60.00	60.00		501			Roof inspection
09/04/2024	Smiths (Gloucester) Ltd	1794	18.60	18.60		501			Recycling
09/04/2024	St Philips Chambers Ltd	6798	1,200.00	1,200.00		501			Directions hearing
09/04/2024	Thirsty Work Ltd	2567	48.84	48.84		501			Water
09/04/2024	GlosJobs	9512	57.60	57.60		501			Job vacancy advert
09/04/2024	GPFA	2024	100.00	100.00		501			Annual subscription
09/04/2024	Rialtas Business Solutions Ltd	58/59	1,597.20	1,597.20		501			Making tax digital for VAT
15/04/2024	SGW Payroll Ltd.	5378	63.30	63.30		501			Payroll month 12
15/04/2024	SDC	BACS	1,120.61			4011	316	1,120.61	SDC rates cemetery and depot
15/04/2024	Payroll	BACS	23,515.87			520		23,515.87	Payroll April
17/04/2024	Water Plus - Park Gardens 0322	7982	11.42	11.42		501			Purchase Ledger DDR Payment
19/04/2024	Renault Finance	5152	30.00	30.00		501			Battery hire
19/04/2024	LGPS	BACS	7,428.56			526		7,428.56	Pensions April
22/04/2024	Ecotricity - Lobby - 10190574	4331	26.04	26.04		501			Electricity
22/04/2024	Ecotricity - Gas Thanet 101976	4361	258.05	258.05		501			Electricity

CURRENT/DEPOSIT ACCOUNT

For Month No: 1

Payments for Month 1

Nominal Ledger

Date	Payee Name	Reference	£ Total Amnt	£ Creditors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
22/04/2024	Ecotricity - Flat A - 10191020	4434	220.88	220.88		501			Electricity
22/04/2024	Ecotricity - Flat B - 10152716	4536	62.53	62.53		501			Electricity
22/04/2024	Ecotricity - Libbys Drive 1014	4597	272.17	272.17		501			Electricity
22/04/2024	Ecotricity - Office - 10153686	4570	294.74	294.74		501			Electricity
22/04/2024	SDC	BACS	725.18			4011	104	725.18	SDC rates Thanet House
23/04/2024	010750	BACS	97.46			235		97.46	Top up petty cash
23/04/2024	Allsorts	BACS	3,000.00			4121	107	3,000.00	SLA
23/04/2024	HMRC	BACS	6,545.43			525		6,545.43	PAY/NIC April
23/04/2024	Home-Start	BACS	3,000.00			4139	107	3,000.00	SLA
23/04/2024	Hugh O'Boyle	BACS	35.68			4172	107	35.68	Expenses
23/04/2024	Kate Montgomery	BACS	28.39			4008	101	28.39	Expenses
23/04/2024	Lansdown Hall & Gallery	BACS	5,000.00			4125	103	5,000.00	SLA
23/04/2024	Marah Trust	BACS	5,000.00			4084	107	5,000.00	SLA
23/04/2024	Citizens Advice	BACS	5,000.00			4080	107	5,000.00	SLA
23/04/2024	Stroud Congregational Church	BACS	337.98			4063	107	337.98	CN Grant (WIFI)
23/04/2024	Stroud Subscription Rooms	BACS	15,000.00			4224	103	10,000.00	SLA
						4059	110	5,000.00	SLA
23/04/2024	Damselfly Communications Ltd	0424	1,237.50	1,237.50		501			Media consultancy
23/04/2024	DCK Accounting Solutions Ltd	1218	604.56	604.56		501			4916
23/04/2024	Fleet Solicitors LLP	3005	1,800.00	1,800.00		501			Legal fees
23/04/2024	GAPTC	SUBS	3,310.47	3,310.47		501			Annual membership
23/04/2024	Genius Within CIC	5879	2,145.60	2,145.60		501			4929
23/04/2024	ICCM	2425	100.00	100.00		501			Membership
23/04/2024	JAMES & OWEN LTD	0157	87.53	87.53		501			Stationery
23/04/2024	Pipercom Ltd	2185	746.00	746.00		501			IT services
23/04/2024	Rural Services Partnership Ltd	128	164.40	164.40		501			Membership
23/04/2024	Stroud District Council	4403	72.00	72.00		501			Old Town Hall hire
23/04/2024	Stroud Alarms Fire and Securit	014	710.19	710.19		501			Small works callout
23/04/2024	Working Planet Ltd	6586	298.80	298.80		501			4932
24/04/2024	Resident Roots	BACS	500.00			4060	107	500.00	Grant
24/04/2024	Stroud Yard Trail	BACS	500.00			4060	107	500.00	Grant
25/04/2024	Lister Unified Communications	8117	217.09	217.09		501			Mobile phones
25/04/2024	SGW Payroll Ltd.	7079	71.22	71.22		501			Year end charge
26/04/2024	TOWN CLERK IMPREST ACCOUNT	Top Up SD	1,000.00			219		1,000.00	Top up Clerks Account
29/04/2024	Co-operative Food	BACS	9.25			4019	316	9.25	Consumables
Total Payments for Month			113,224.78	31,563.86	0.00			81,660.92	
Balance Carried Fwd			738,526.73						
Cashbook Totals			851,751.51	31,563.86	0.00			820,187.65	

**STROUD TOWN COUNCIL
PROJECT PROPOSAL FORM**

Title of Project

Committee responsible

Lead officer

Description of project

Community engagement

Please describe any engagement that has already taken place.

What evidence do you have of public support for the project?

What engagement is planned?

Strategic Objectives met

(tick all that apply)

<i>A carbon neutral town which recognises the limits of the global environment</i>	<input type="checkbox"/>
<i>A prosperous town in which the economy generates wealth and provides employment opportunities, so that people can secure quality employment.</i>	<input type="checkbox"/>
<i>A town with healthy functioning ecosystems</i>	<input type="checkbox"/>
<i>A town in which people's physical and mental well-being is maximised</i>	<input type="checkbox"/>
<i>A town where people can fulfil their potential</i>	<input type="checkbox"/>
<i>An attractive, viable, safe and well-connected community</i>	<input type="checkbox"/>
<i>A vibrant town, where culture makes a significant contribution to people's wellbeing and the economy</i>	<input type="checkbox"/>
<i>A council which takes a strategic approach to communications and engagement</i>	<input type="checkbox"/>

Budget total £

Source of funds
(tick all that apply)

Type	Confirmed?	Amount
Precept		
Grants		
Earmarked reserves		
Donation		
CIL		
s106		
Other (please specify below)		
TOTAL		£0

Staffing requirements

Please provide a breakdown of the likely staffing requirements over the project period.

*A day equals 7.5 hours regardless of working patterns

Time required (DAYS)	This year	Next year	Year after	Beyond 3 years	TOTAL
Administration Officer					0
Assistant Clerk					0
Communications and Engagement Officer					0
Community Development Officer					0
Community Development Support Officer					0
Deputy Clerk					0
Finance administrator					0
Green Spaces Manager					0
Project and Administration Officer					0
Project Officer					0
Ranger (Biodiversity)					0
Ranger (Horticulture)					0
Ranger (maintenance)					0
Senior Finance administrator					0
Town Clerk					0
Unpaid					
Councillors					0
Volunteers					0
TOTAL	0	0	0	0	0

Legal requirements

How does the project meet equality requirements?

What legal powers does the Council have to deliver the project? (list all that apply)

Proposed schedule	Start date	End date

Project partners (tick all that apply)	Partner	Confirmed?
	Gloucestershire County Council	
	Stroud District Council	
	Other parish and town councils (please specify below)	
	Community organisations (please specify below)	
	Other (please specify below)	

Other documents	Please attach if available	Attached?
	Risk Assessment	
	Project timetable	
	Cost Estimates	
	Other (please specify below)	

Any other information

Subscription Rooms Works

Permission is sought for renovation works to the kitchen and toilets at the Subscription Rooms, under the terms of the lease from the Council.

Toilets (ground floor)

This work just involves replacement of the flooring of gents, ladies and accessible toilet and mending of existing plumbing, including repairs to sinks and a flush through of all toilets by Drain Division

Please see attached information relating to the flooring.

Kitchen (ground floor)

The latest kitchen design is attached for information. An extraction engineer has established that there is an existing external fan that is no longer in use which can be used for the extraction, meaning no new holes are required on the outside of the building.

Studs

Another proposed project involves installing metal studs on the edges of the steps to deter skateboarders.

Conservation

The Conservation officer is happy that planning permission is not required for any of these projects as there will be no changes to the walls or building and no heritage value items involved.

Recommendations

Approval of the internal works is recommended. They will make a significant improvement to the facilities and help the catering staff to work more efficiently.

The studs will also deter use of the forecourt by skateboarders when the building is unoccupied. This activity causes a danger to pedestrians, damages the steps and the noise disturbs local residents and businesses.

HB

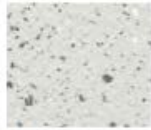
23/5/2025

Flooring materials for Subscription Rooms project

TARASAFE ULTRA



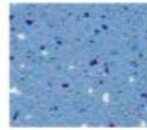
High performance vinyl safety flooring for contract applications



8701 Opal
LRV: 59.1 - WR: 0603

Performances and benefits

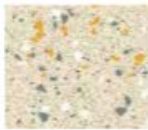
- Brighter, cleaner crystal particles that add real sparkle
- Multi finish for an improved design experience
- Easier to install, lighter & more flexible to handle
- High resistance to heavy traffic
- Easier to cut-up 5 times more blade life



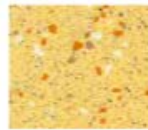
7462 Halite
LRV: 32.5 - WR: 0500



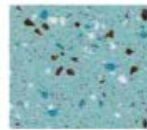
8704 Pebble
LRV: 44.1 - WR: 0173



7383 Diopside
LRV: 59.6 - WR: 2416



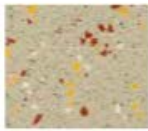
4323 Sandstone
LRV: 51.5 - WR: 2330



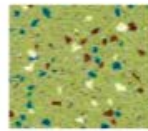
4463 Aqua
LRV: 35.1 - WR: 2668



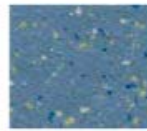
8709 Granite
LRV: 25.4 - WR: 0033



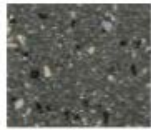
7384 Citrine
LRV: 40.2 - WR: 2174



4505 Peridot
LRV: 35.5 - WR: 2499



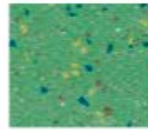
4465 Cobalt
LRV: 23.6 - WR: 0190



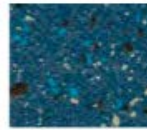
8710 Basalt
LRV: 11.9 - WR: 2530



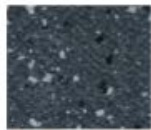
8013 Jasper
LRV: 23.5 - WR: 2282



4508 Jade
LRV: 26.1 - WR: 2418



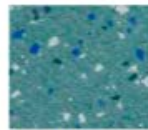
4472 Moonstone
LRV: 12.6 - WR: 0190



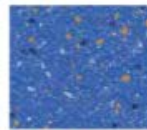
8717 Obsidian
LRV: 10.1 - WR: 2238



4128 Ruby
LRV: 13.8 - WR: 2947



4460 Topaz
LRV: 22 - WR: 2434

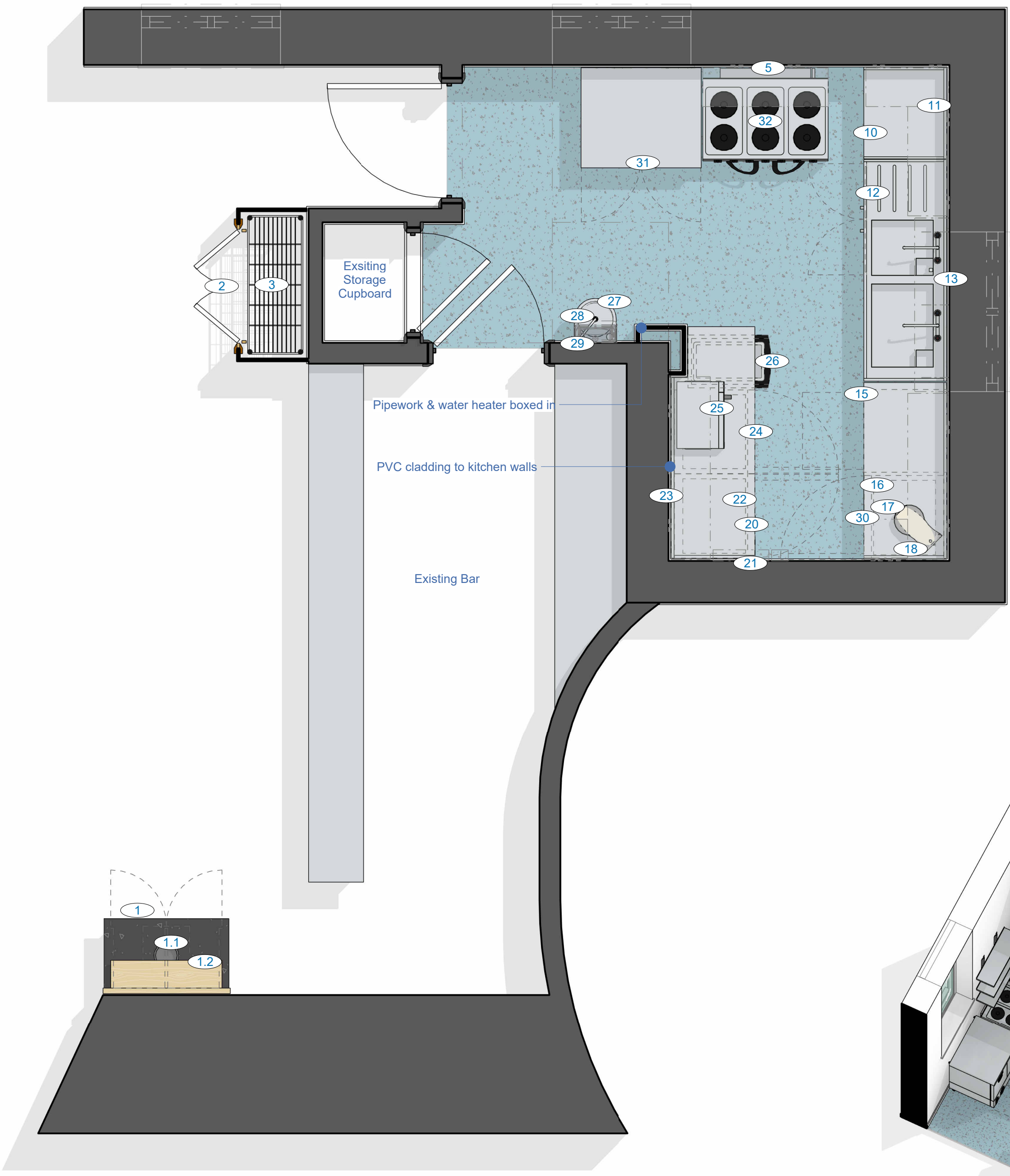


4470 Sapphire
LRV: 17.1 - WR: 2165

Comfort sheet with foam backing - Compact sheet without foam backing
 Colour reference available as **TARASAFE ULTRA H20**
 Ask for the **Tarasafe Ultra H20** sample card!
 LRV: Light Reflectance Value
 WR: Wearing Rod = 0585 - colour code number
 * For more details visit the [greenguide.org.uk](http://www.greenguide.org.uk)

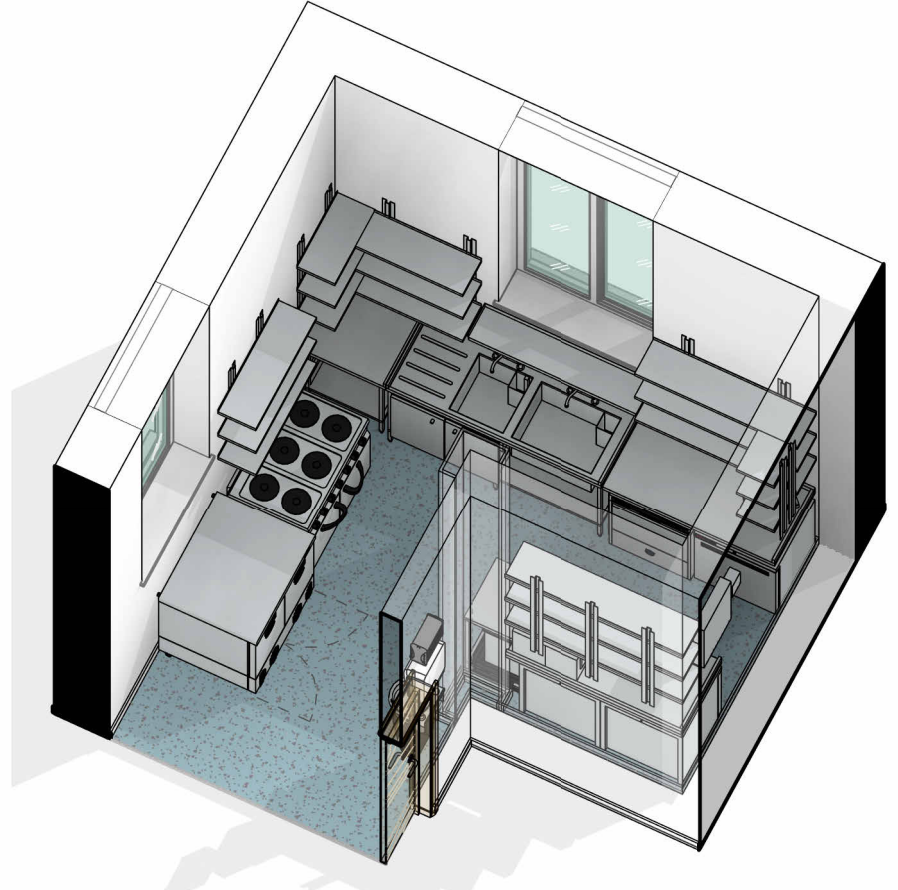
**IN YOUR LOCAL
DISTRIBUTOR NOW!**

Gerflor
theflooringroup



Equipment Schedule				
Item No.	Qty	Description	Supplied by	Notes
1	1	Mobile Condiments Counter	WBL	
1.1	1	Inset Waste Chute with Waste Bin Under	WBL	
1.2	1	Condiments Shelf	WBL	
2	1	Lockable Shopfitted Storage Cupboard	WBL	
3	1	4 Tier Chrome Racking	WBL	
4	1	Wall Bench with, Right Hand Upstand, Left Hand Chamfer	Deleted	
5	1	3 Tier Wall Shelves	WBL	
6	1	6GN & 10GN Electric Combi-Ovens Stacked	Deleted	
6.1	1	Self-Venting Oven Hood	Deleted	
7	1	Recirculation Canopy	Deleted	
8	1	Twin Zone Induction Hob	Deleted	
9	1	Undercounter Refrigerator	Deleted	
10	1	Wall Bench with, Left Hand Upstand, Right Hand Upstand	WBL	
11	2	3 Tier Wall Shelves	WBL	
12	1	Double Bowl Single Drainer Sink Unit with Lockable COSHH Cupboard Under	WBL	
13	1	Wall Shelf	WBL	
15	1	Under-counter Dishwasher with Integral Softener	WBL	
16	1	Wall Bench with, Right Hand Upstand, Void Under	WBL	
17	1	Mixer	Existing Relocated	
18	2	3 Tier Wall Shelves	WBL	
19	1	Wall Bench	Deleted	
20	1	Undercounter Refrigerator	WBL	
21	1	Distribution Board	Existing	
22	1	Wall Bench with, Left Hand Upstand, Void Under	WBL	
23	1	3 Tier Wall Shelves	WBL	
24	1	Undercounter Freezer with Left Hand Hinge	WBL	
25	1	Kitchen Microwave	Existing Relocated	
26	1	Undercounter Bin on Dolly	WBL	
27	1	Hands Free Hand Wash Basin with Integral Blending Valve and Waste Paper Bin below	WBL	
28	1	Paper Towel Dispenser	Client	
29	1	Insect Killer	Existing Relocated	
30	1	Undercounter Freezer	WBL	
31	1	2 Door Refrigerated Counter	Existing	
32	1	Six Plate Oven Range	Existing	

A	28.03.24	Item 19 Removed & Items 20, 22 Relocated. Items 4,6,6.1,7 & 8 Removed. Existing refrigerated counter & cooker added. Minor alterations to FOH also made (AA)
-	-	Drawing based on site survey by L. Ward and is subject to change following confirmation of accurate site & equipment dimensions.
REV	DATE	DESCRIPTION



Western
blueprint
Limited

eating environments

General Arrangement
- for -
Proposed Kitchen Refurbishment
The Subscription Rooms
Stroud

**DATA CONTROLLER TO DATA CONTROLLER
CONTRACTOR AGREEMENT**

THIS AGREEMENT is made the day of 20XX

BETWEEN:

(1) **[STROUD TOWN COUNCIL]** a {local authority} and having its registered address at {council address} (the "**Council**");

and

(2) **[xx]** a limited company incorporated in England with registration number XXXXX and XXXXX and having its registered address at XXXX, XXXX, XXXX (the "**Contractor**")

each a "**Party**" and together the "**Parties**".

RECITALS:

(A) For the purpose of providing the Services under the Controller to Controller Agreement {"Name of the Service Agreement"} both Parties may receive personal Data.

(B) The Parties have entered into this Agreement (as defined below) to provide for the sharing of Personal Data for the Permitted Purpose (as defined below) and to ensure that there are appropriate provisions and arrangements in place to properly safeguard the information shared between the Parties.

(C) As part of the collaborative arrangement to enable the provision of services, the parties have agreed to share Personal Data about potential participants and participants {scope of services}

NOW IT IS HEREBY AGREED as follows:

1. DEFINITIONS

1.1 The following terms shall have the meanings set out below.

"Data Processing Particulars" means, in relation to any processing: (a) the subject matter, duration, nature and purpose of the processing; (b) the type of Personal Data being processed; and (c) the categories of data subjects; as set out in more detail in Schedule One.

"Contractor Personal Data" means the Personal data to be collected by the Contractor from or in connection with the Council Supplied Personal Data under this Agreement and further described in Schedule 1.

"Data Protection Legislation"	means: (a) any law, statute, declaration, decree, directive, legislative enactment, order, ordinance, regulation, rule or other binding restriction (as amended, consolidated or re-enacted from time to time) which relates to the protection of individuals with regards to the processing of Personal Data to which a Party is subject, including but not limited to the UK General Data Protection Regulation ("UK GDPR"), Data Protection Act 2018 ("DPA") and the EU GDPR; and (b) any code of practice or guidance published by a Regulatory Body from time to time;
"Data Subject Request"	means an actual or purported request, notice or complaint from (or on behalf of) a data subject exercising his rights under the Data Protection Legislation;
"Personal Data Breach"	means a breach of security leading to the accidental or unlawful destruction, loss, alteration, unauthorised disclosure of, or access to, personal data transmitted, stored or otherwise processed;
"Participant/Respondent"	means any individual or organisation from or about whom data are collected;
"Permitted Purpose"	means the purpose of the processing as set out in more detail in Schedule One (<i>Data Processing Particulars</i>);
"Personal Data"	has the meaning set out in applicable Data Protection Legislation;
"Personnel"	means all personnel involved in performing the Contractor's obligations under this Agreement from time to time (including its employees, staff, temporary staff, other workers, agents, consultants and its sub-contractors);

"Regulatory Body"	means any competent governmental, statutory, regulatory or enforcement authority or regulator concerned with the activities carried on by any Party or any part, division or element thereof, in respect of the activities carried out pursuant to this Agreement including but not limited to the UK Information Commissioner, and their relevant successors (for the avoidance of doubt, this does not include any regulator whose authority arises pursuant to any voluntary code of conduct);
"Regulatory Body Correspondence"	means any correspondence or communication (whether written or verbal) from a Regulatory Body;
"Services"	means the Services the Contractor provides;
"Council Supplied Personal Data"	means the Personal data supplied by the Council to be shared with the Contractor under this Agreement, as further described in Schedule 1.
"Third Party Request"	means a written request from any third party for disclosure of Council Data where compliance with such request is required or purported to be required by law or regulation;
"Pseudonymisation"	means the processing of personal data in such a manner that the personal data can no longer be attributed to a specific data subject without the use of additional information, provided that such additional information is kept separately and is subject to technical and organisational measures to ensure that the personal data are not attributed to an identified or identifiable natural person;
"UK GDPR"	means the UK data protection law that came into effect on 1 st January 2021 to replace the EU GDPR and which will sit alongside the Data Protection Act 2018.

2. DATA PROTECTION

2.1 For the purposes of this Agreement, "**controller**", "**processor**", "**data subject**", "**Personal Data**" and "**process**" shall have the meanings set out in

the UK GDPR and "**process**" and "**processed**" when used in relation to the processing of Council's Data, will be construed accordingly, and will include both manual and automatic processing. Any reference to "**Personal Data**" includes a reference to "special categories of personal data", as applicable, whereby " special categories of personal data " means Council's Data that incorporates such categories of data as are listed in Article 9(1) of the UK GDPR.

- 2.2 The Parties shall each process Personal Data under this Agreement. The Parties acknowledge that the factual arrangement between them dictates the classification of each Party in respect of the Data Protection Legislation. Notwithstanding the foregoing, the Parties anticipate that each Party shall act as a Controller in its own right as further set out in Schedule 1 (Data Processing Particulars.) For the avoidance of doubt, the parties are not joint controllers for the purposes of Article 26 of the UK GDPR.

In this sense, the Parties acknowledge and agree that:

- (1) Council is acting as a Controller in its own right in relation to the Council Supplied Personal Data that is processed by the Contractor, in the course of providing services to Council; and
- (2) when the Contractor is collecting information and/or Personal data in the course of providing the Services to Council, the Contractor is acting as the Controller in its own right for the collection of personal data which is not transferred back to the Council unless otherwise agreed with participants' consent.

- 2.3 The Parties acknowledge that Personal Data provided to the Contractor will only be used for the purposes outlined in Schedule One (*Permitted Purpose*).
- 2.4 The Parties acknowledge that in the event of any conflict between the provisions of this Agreement and other agreements governing the processing of personal data, the provisions herein shall prevail.
- 2.5 Each of the Parties acknowledges and agrees that Schedule 1 (*Data Processing Particulars*) is an accurate description of the Data Processing Particulars.
- 2.6 Where a Party is acting as a Controller in relation to this Agreement, it shall comply with its obligations under the Data Protection Legislation and that Party shall ensure that it records due notification to any relevant Regulator, such notice to include its use and processing of the Personal Data.
- 2.7 Where the Contractor is acting as a processor in relation to this Agreement it shall:
- a) comply with its obligations under the Data Protection Legislation.
 - b) process the Personal Data strictly in accordance with the Council's instructions for the processing of the Council Supplied Personal Data and only for the purposes of providing the Services or as otherwise instructed in writing by the Council.

- c) notify the Council if it believes that any instruction issued by the Council is not compliant with applicable Data Protection Legislation.
- d) keep and maintain a record of processing as required under Article 30 (2) of the UK GDPR.
- e) ensure that access to the Personal Data is limited to only those employees who require access to it for the purpose of providing the Services and that all such employees have undergone training in the law of data protection, their duty of confidentiality and in the care and handling of Personal Data.
- f) assist the Council promptly with all subject information requests which may be received from Data Subjects relating to the Council Supplied Personal Data, as set out in Clause 2.12 and Clause 6.
- g) employ appropriate operational and technological processes and procedures to keep the Personal Data safe from unauthorised use or access, loss, destruction, theft or disclosure, as set out in Clause 4.
- h) not disclose the Personal Data to a third party in any circumstances other than at the specific written request of the Council, unless the disclosure is required by law.
- i) notify the Council of any information security incident that may impact the processing of the Personal Data within 24 (twenty-four) hours of discovering or becoming aware of any such incident as set out in Clause 5.
- j) not keep the Personal Data on any laptop or other removable drive or device unless that device is protected by being fully encrypted, and the use of the device or laptop is necessary for the provision of the Services.

2.8 Where a Party collects Personal Data which it subsequently transfers to the other Party, it shall:

2.8.1 ensure that it is not subject to any prohibition or restriction which would:

- (a) prevent or restrict it from disclosing or transferring the Personal Data to the other Party, as required under this Agreement; or
- (b) prevent or restrict the other Party from processing the Personal Data as envisaged under this Agreement;

2.8.2 ensure that all fair processing notices have been given (and/or, as applicable, valid consents obtained that have not been withdrawn) and are sufficient in scope and kept up-to-date in order to meet the Transparency Requirements to enable each Party to process the Personal Data in order to obtain the benefit of its rights, and to fulfil its

obligations, under this Agreement in accordance with the Data Protection Legislation. For the avoidance of doubt, the Parties do not warrant to each other that any use of transferred Personal Data outside the scope of this Agreement shall be compliant with the Data Protection Legislation;

2.8.3 ensure that the Personal Data is:

- (a) adequate, relevant and limited to what is necessary in relation to the Permitted Purpose; and
- (b) accurate and, where necessary, up to date; having taking every reasonable step to ensure that any inaccurate Personal Data, (having regard to the Permitted Purpose), has been erased or rectified.

2.8.4 ensure that the Personal Data is transferred between the Parties by a secure means.

2.9 Each Party shall not, by its acts or omissions, cause the other Party to breach its respective obligations under the Data Protection Legislation, namely when one of the Parties has the duty to preserve the anonymity of the respondents.

2.10 Each Party shall indemnify and keep the other fully indemnified from and against any and all losses, fines, liabilities, damages, costs, claims, amounts paid in settlement and expenses (including legal fees, disbursements, costs of investigation, litigation, settlement, judgment, interest and penalties) that are sustained or suffered or incurred by, awarded against or agreed to be paid by, the other Party as a result of, or arising from, a breach by each Party of its obligations under this Clause 2 (*Data Protection*) and/or the Data Protection Legislation, including, in particular, pursuant to:

2.10.1 any monetary penalties or fines levied by any Regulatory Body on the other Party;

2.10.2 the costs of any investigative, corrective or compensatory action required by any Regulatory Body, or of defending proposed or actual enforcement taken by any Regulatory Body;

2.10.3 any losses suffered or incurred by, awarded against, or agreed to be paid by the other Party, pursuant to a claim, action or challenge made by a third party against the other Party, (including by a data subject); and

2.10.4 except to the extent covered by Clauses 2.10.1 or 2.10.2 or 2.10.3, any losses suffered or incurred, awarded against or agreed to be paid by the other Party.

2.11 Nothing in this Agreement will exclude, limit or restrict each Party's liability under the indemnity set out in Clause 2.10.

2.12 Where relevant, each Party shall notify the other promptly (and in any event within thirty-six (36) hours) following its receipt of any Data Subject Request or Regulatory Body Correspondence, which relates directly or indirectly to the processing of Personal Data under this Agreement or to either Party's compliance with the Data Protection Legislation, and together with such notices, or Regulatory Body Correspondence and reasonable details of circumstances giving rise to it. In addition to providing the notice referred to in this Clause 2.12, each Party shall:

2.12.1 only disclose such Personal Data in response to any Data Subject Request or Regulatory Body Correspondence where it has obtained the other party's prior written consent; and

2.12.2 provide the other Party with all reasonable co-operation and assistance required in relation to any such Data Subject Request or Regulatory Body Correspondence.

2.13 Notwithstanding the above, the parties acknowledge that the Contractor, in providing the services for the Project, is required to ensure participant anonymity. Accordingly, the Contractor shall provide to the Council, certain details of a Data Subject Request, without revealing the identity of the Data Subject. For the avoidance of doubt, the Contractor shall not be obliged to provide a copy of such Data Subject Request to the Council.

2.14 The Contractor shall only disclose Personal Data to its Personnel that are required by the Contractor to assist it in meeting its obligations under this Agreement and shall ensure that no other Personnel shall have access to such Personal Data.

3. **SUB-PROCESSING**

3.1 For the purposes of this clause 3, the term "sub-processor" means any processor (as defined under the Data Protection Legislation) engaged by the Council for carrying out specific processing activities in respect of any personal data supplied by the Contractor.

3.2 Where the Contractor is acting as a Processor, it may need to engage sub-processors. The Council gives its general consent to Contractor's use of its sub-processors, as set out in Schedule Two (*List of Authorized Sub-processors if applicable*).

3.3 Where the Contractor engages sub-processors, the Contractor will enter into a contract with the sub-Processor that imposes on the sub-Processor the same obligations that apply to the Contractor under this Agreement.

3.4 Any sub-processing shall be strictly in accordance with the terms of this Agreement. Where the sub-processor fails to fulfil its data protection obligations, the Contractor will remain liable to the Council for the performance of such sub-Processor's obligations.

4. **Security of Data Processing**

Each Party shall implement and maintain (in accordance with Article 32 of the UK GDPR) appropriate technical and organisational measures, taking into account the state of the art, the implementation costs, and the nature, scope, circumstances and purpose of the processing, as well as the different probability of occurrence and the severity of the risk of the rights and freedoms of the persons concerned in order to ensure a level of protection appropriate to such risk. Such measures will include, but shall not be limited to:

- (a) the pseudonymisation and encryption of Personal Data, where appropriate;
- (b) the ability to ensure the ongoing confidentiality, integrity, availability and resilience of relevant Processing systems and services;
- (c) the ability to restore the availability and access to the Personal Data in a timely manner in the event of a physical or technical incident, including a Personal Data Breach;
- (d) a process for regularly testing, assessing and evaluating the effectiveness of the technical and organisational measures in order to ensure the security of the Processing of Personal Data.

5. **PERSONAL DATA BREACHES AND REPORTING PROCEDURES**

5.1 The parties shall each comply with its obligation to report a Personal Data Breach to the appropriate Supervisory Authority and (where applicable) data subjects under Article 33 of the UK GDPR and, where applicable, shall each inform the other party without undue delay of any Personal Data Breach irrespective of whether there is a requirement to notify any Supervisory Authority or data subject(s).

5.2 When a Party is acting as a Processor, it shall notify the other Party immediately if it becomes aware of, or reasonably suspects the occurrence of, any potential or actual Personal Data Breach affecting Council Supplied Personal Data and, in any event, within twenty-four (24) hours to enable the other Party to determine whether it must notify the Regulatory body in its own capacity as Controller.

5.3 The parties agree to provide reasonable assistance as is necessary to each other to facilitate the handling of any Personal Data Breach in an expeditious and compliant manner.

6. **DATA SUBJECTS' RIGHTS**

6.1 The parties each agree to provide such assistance as is reasonably required to enable the other party to comply with requests from Data Subjects to exercise their rights under the Data Protection Legislation within the time limits imposed by the Data Protection Legislation.

- 6.2 The contractor shall notify the Council as soon as reasonably practicable after becoming aware if they:
- 6.2.1 receive a request to rectify, block or erase any Personal Data;
 - 6.2.2 receive any other request, complaint or communication relating to either Party's obligations under the Data Protection Legislation; or
 - 6.2.3 becomes aware of a Data Loss Event.
- 6.3 The contractor's obligations to notify under clause 6.2 shall include the provision of further information in phases, as details become available.

7. GOVERNING LAW AND JURISDICTION

- 7.1 This Agreement and any non-contractual obligations arising out of or in connection with it shall be governed by and interpreted in accordance with the laws of England.
- 7.2 Each Party irrevocably submits to the exclusive jurisdiction of the courts of England over any claim or matter arising under, or in connection with, this Agreement.

IN WITNESS WHEREOF this Agreement has been entered into on the date stated at the beginning of it and should remain in force for the duration of the contract

SIGNED by

Duly authorised for and on behalf of
{Council Organisation Name}

.....
 Signature

.....
 Name

.....
 Date

SIGNED by

Duly authorised for and on behalf of **the**
Contractor

.....
 Signature

.....

.....
Name

.....

.....
Date

SCHEDULE ONE

Data PROCESSING Particulars

WHERE THE PARTIES ARE ACTING AS BOTH CONTROLLERS IN THEIR OWN RIGHT

The subject matter and duration of the processing	
The nature and purpose of the processing	
The duration of the process	
The legal bases for processing the data processing	
The type of Personal Data being processed	<ul style="list-style-type: none">•
The categories of data subjects	
Permitted Purpose	
Data Protection Officer or when not applicable any other person acting as single point of contact on privacy or data protection matters	Data Protection Officer name For (Council Org): (name and email address)

SCHEDULE TWO

List of authorized Sub-Processors *{If applicable}*

Company Name, corporate form and postal address	
Country	
Purpose	
Sub-Processor's Data Protection Officer contact information	

Company Name, corporate form and postal address	(Please insert details)
Country	(Please insert details)
Purpose	(Please insert details)
Sub-Processor's Data Protection Officer contact information	(Please insert details)

Company Name, corporate form and postal address	(Please insert details)
Country	(Please insert details)
Purpose	(Please insert details)
Sub-Processor's Data Protection Officer contact information	(Please insert details)

SCHEDULE THREE

DATA PROCESSING RESPONSIBILITIES

Activity ¹	Responsibility for making policy and decisions	Responsibility for implementing policy and decisions
Lawful basis for processing of personal data [and of special categories of personal data] (Article[s] 6, 9 and 10)	Each party responsible for identifying its own legal basis in line with data protection legislation.	Each party will be responsible for deciding their own lawful basis
Purposes for which personal data may be collected (Article 5(1)(b))	{xx} will collect personal data for market research and analysis purposes only}	Each party will be responsible for ensuring they only process personal data for the agreed purpose.
Data minimisation (Article 5(1)(c))	Each party	Each party will be responsible for ensuring the personal data they collect and hold is no more than necessary for the purpose of the project.
Data accuracy (Article 5(1)(d))	Each party	Each party will be responsible for ensuring the personal data they collect and hold is accurate and kept up to date.
Data storage limitation (Article 5(1)(e))	Each party responsible for compliance in line with own policies and procedures	Each party responsible for compliance with data protection principles
Integrity and confidentiality (Article 5(1)(f))	Each party	Each party responsible for compliance with data protection principles
Accountability (Article 5(2))	Each party	Each party responsible for compliance with data protection principles
Information notices (Articles 13 and 14)	{to be determined, e.g.: {xx} shall issue the privacy notice identifying both parties as data controllers}	Each party

¹ Articles are references to the UK GDPR but include all equivalent provisions under other Data Protection Legislation.

Data subject rights (Articles 15 to 22)	Each party	Each party will be responsible for responding to requests from data subjects to exercise their rights in respect of the processing they undertake
Data protection by design and default (Article 25)	Each party	Each party
Appointment of Processor (Article 28)	Each party will appoint a processor if required, subject to other party's consent	Each party will do that independently
Records of processing activities (Article 30)	Each party shall keep separate records of processing activities in line with the main contract	Each party
Co-operation with supervisory authority (Article 31)	Each party will follow ICO's guidance/applicable guidance	Each party will follow ICO's guidance/applicable guidance
Security of processing (Article 32)	Each party	Each party has provided details about data security
Notification of data breach (Articles 33 and 34)	Each party shall inform the other about notifications of data breaches	Each party
Impact assessments (Articles 35 and 36)	[xx] if applicable (applicable when processing special categories of personal data and/or interviewing children/vulnerable people {please state N/A if not applicable})	[xx] shall provide details about their policy on Impact Assessments if applicable (applicable when processing special categories of personal data and/or interviewing children/vulnerable people {please state N/A if not applicable})

STROUD TOWN COUNCIL MEMBERS' ALLOWANCES SCHEME

This scheme of allowances/reimbursement of expenses is made so that members need not be out of pocket for attending meetings in pursuit of their role as town councillor.

The Town Council will pay the allowances below in respect of approved duties, that include meetings of Council; Committees; sub-committees or authorised working groups; members' training events and meetings at which the member is the Council's representative.

A. Dependant Carers' Allowance

1. This will be paid direct to the service provider in accordance with the advice received from NALC.
2. It will apply to care, where the individual is unable to be left unsupervised, for:
 - Children under 14
 - Dependants over the age of 60
 - People with disabilities
 - People with learning difficulties
3. The maximum amount payable per occasion, to include any transport element, will in normal circumstances be £30. Exceptions will need to be agreed formally in advance with the CEO (Town Clerk).

B. Travel and Subsistence

Travel and subsistence allowance are only payable for attendance at meetings, training and approved events outside of the parish. Public transport or cycle should be the first choice for transport.

Travel and subsistence rates (councillors)	
<u>Public Transport</u>	Standard class fare, plus the actual cost of any reservations. Additional costs for travel by sleeper but subject to the reduction by one-third of any subsistence payable for that night.
<u>Member's own private motor vehicle</u>	46.9p per mile (regardless of size of engine)
<u>Additional passengers</u>	5p per mile per passenger
<u>Bicycle or motorcycle</u>	20p per mile

<u>Taxi</u>	Where no public transport is available, the actual fare plus any reasonable gratuity.		
<u>Subsistence</u> – per meal where not included in accommodation or training/ conference fees	Breakfast	£7.50	away from home for more than 4 hours before 11am
	Lunch	£10.00	away from home for more than 4 hours including 12 to 2pm
	Evening meal	£17.50	away from home for more than 4 hours ending after 7pm
<u>Out-of-pocket expenses</u>	£5 per night for attendance at residential training course		
<u>Overnight accommodation</u>	Any requirement for overnight accommodation will be dealt with on an individual case basis. Please discuss with the CEO (Town Clerk) before booking.		

Claims

A. Dependant Carer's Allowance. The claim from the provider of the service will be made on the form provided.

B. Travel and Subsistence. Members will claim, with as many supporting receipts as practicable, on the form provided.

Claims will be made to the Finance Office and approved in line with the Council's Financial Regulations.

Review

The scale of allowances will follow the indexation adopted by Stroud District Council and will be reviewed in line with Stroud District Council's review programme.

FINANCE AND POLICY COMMITTEE WORK PLAN 2024-25

All meetings

- Budget report
- Bank Reconciliation
- Approve payments
- Update on delivery of Strategic Action Plan

3 Jun 2024	<ul style="list-style-type: none"> • Approval of Subscription Rooms projects • Update on relocation
23 Sep 2024	<ul style="list-style-type: none"> • Update on Lansdown Hall projects • Review policies: Financial Regulations Review draft Procurement policy • Update on relocation • Report on investments • Review policies: Freedom of Information Act 2000,
2 Dec 2024	<ul style="list-style-type: none"> • Draft Budget 2025-26 • Update on relocation • Review policies: GDPR • Review policies: Internal control checks
24 Feb 2025	<ul style="list-style-type: none"> • Review Council's Risk Assessment • Report on investments • Review policies: Equality

Mrs Helen Bojaniwska
Stroud Town Council
Thanet House
58 London Road
Stroud
Gloucestershire
GL5 2AD

17th May 2024

Our Ref: AJG/82492077

Dear Helen

Insurance Policy: Cyber Package
Client Name: Stroud Town Council
Policy Number:
Effective Date: 16th May 2024

Further to our recent quotation letter, we are delighted that you have chosen to insure your business through Gallagher.

We can confirm that we are holding cover with effect from the date shown above on the following basis:

Policy	Insurer	Premium	Insurance Premium Tax	Insurer Fee(s)	Total Due
Cyber Package	Coalition Risk Solutions Ltd	£344.00	£41.28	£0.00	£385.28
Total		£344.00	£41.28	£0.00	£385.28

We must remind you that cover is subject to the following:-

- Payment of the policy within 30 days of the inception date or a completed Direct Debit Mandate returned to our team via email within 7 working days.

Significant Terms, Subjectivities, Endorsements, Conditions, Warranties and Exclusions

Your **policy documents** will record what is insured and against what **Insured Perils** (risks) apply, along with details of any **Warranties** which sets out those things which you must make sure happen or have in place at all times. Your cover may be subject to **Exclusions** and **Endorsements, which** set out

additional **policy** terms which are particularly important. Please also consider any **Conditions** with which you have to comply in order for your cover to be valid and for you to make a claim.

It is important that you read and make sure that you understand the full extent and all of the cover that is provided by your insurance policy. The policy wording should be read in conjunction with your policy schedule. Please read these carefully as they may have an impact on the validity of your cover and/or your ability to make recovery for any claims made.

If there are any areas of the policy which you are concerned about or do not understand, or where you are unable to comply, then please contact us to discuss in further detail. It may be possible, albeit at higher cost, to obtain wider or less restrictive cover.

Policy Documents

It is important that you check through your policy documentation. Please read all documents carefully, paying particular attention to the limits, endorsements and exclusions. If any information is incorrect, please contact us immediately

Making a Claim

If you need to make a claim, please notify us as soon as possible after an incident either by telephone on 01483 462860 or by email to <mailto:communityclaims@ajg.com>. Alternatively out of hours in an emergency, you may also contact your insurer direct. Please refer to your insurer documentation for contact details for your insurer's claims department.

You will need to have as much information about the claim as possible, including but not limited to:

- Policy type and policy number
- Date loss occurred
- Location and description of loss
- Name and address of injured party if applicable

Claims must be notified to us immediately. Any delay in notification could prejudice your own or your insurer's position. Our full information regarding on what to do in the event of a claim was provided in our renewal invitation letter.

Your Payment Options

- BACS transfer should be made to the account shown on your invoice using client reference number details on the first page of this letter
- Cheque - Made payable to Arthur J. Gallagher Insurance Brokers Limited. Please add your client reference number onto the back of the cheque.
- Direct Debit – Please contact us for more information.

We look forward to receiving your remittance by return.

Any Questions?

Thank you for placing your business with us and if you have any questions relating to your insurance arrangements, please do not hesitate to contact us.

We look forward to working with you.

Yours sincerely,

The Community Team

Tel: 01483 462860

Email: community@ajg.com



Generated on 13 May 2024

Cyber Risk Assessment

PREPARED FOR

Stroud Town Council



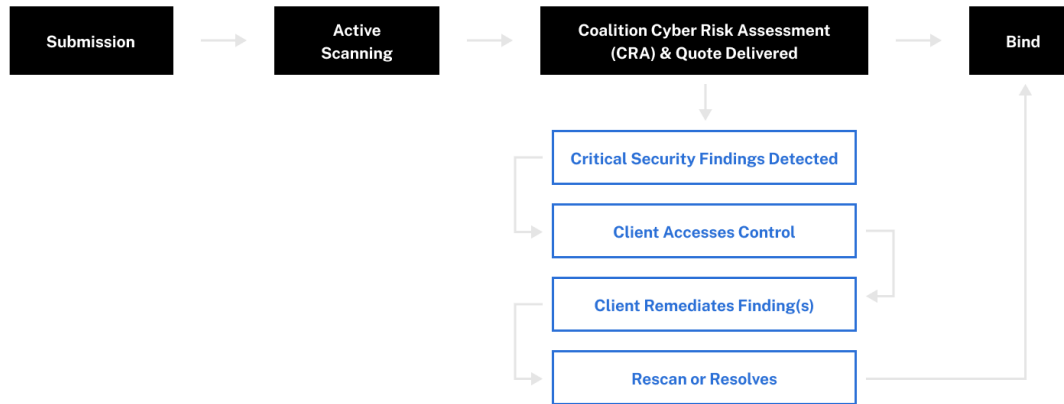
coalitioninc.com/en-gb

Coalition Control™

Simplify contingency resolution with pre-bind access

Every organisation that receives a quote and Cyber Risk Assessment (CRA) from Coalition also receives exclusive access to Coalition Control. This allows Coalition to guide you through remediating critical exposures identified by our Active Risk Assessment and help you resolve them before binding coverage.

How does it work?



Follow these easy steps to make cybersecurity less daunting with Coalition Control:

1. Coalition Conducts Active Risk Assessment

Coalition uses proprietary attack surface monitoring technology and real-time threat intelligence to provide a customised view of the exposures that are the most severe, likely to impact insurability, and if not resolved could result in claims.

2. Critical Security Findings Detected by Coalition

If Critical Security Finding(s) are detected that impact insurability, they will be noted on the quote document as contingencies and in the Coalition Cyber Risk Assessment (CRA) provided with the quote.

3. Activate your Coalition Control Account by following instructions provided by your broker

Every current and prospective Coalition policyholder receives access to Coalition Control, not just those with security findings. New clients can request pre-bind access by contacting their broker. Existing policyholders can log into [Coalition Control](#) with a valid email address and policy number.

4. Remediate Exposures

Log into Coalition Control to review the technical details of any security findings, suggested remediation best practices as well as additional support resources.

5. Rescan and Resolve

After exposures have been remediated, follow the instructions to initiate a [rescan](#) and [resolve](#) contingencies directly in Control. As soon as contingencies are cleared an updated bindable quote will be reissued. Depending on the security finding, rescans could take up to 48 hours.

Coalition’s Active Insurance approach incorporates continuous Risk Assessments, Active Protection, and Active Response, providing policyholders with holistic benefits in protecting their organisations against dynamic risks.

This Coalition Risk Assessment provides a customised view of your organisation’s risk. Coalition collects and analyses externally observable security data and integrates these findings with our proprietary claims and incident data to identify your organisation’s risk exposures. This objective assessment of your cyber risk enables your organisation to take proactive measures to mitigate risk and improve your security.

Coalition’s Active Protection and Response provide a holistic risk management solution that incorporates both cutting edge software and support services for your organisation, including:

- Attack Surface Monitoring and Third-Party Risk Management software, Coalition Control, valued at \$12,000/year and included for FREE with your policy
- In-house claims and incident response support
- Cybersecurity education resources and discounted cybersecurity solutions

Sections

Risk Summary

Security Findings

Complete Risk Posture

Data Leaks

Malware

Spam

Malicious Events

Honeypot Events

Blocklisted Domains

Torrents

DMARC

SPF

What is Cyber Insurance?

FAQs

Glossary

Active Protection

Monitoring and alerting to identify and prevent risk before it escalates



Active Risk Assessment

Underwriting, quoting, renewals, and digital risk scores powered by real-time data

Active Response

In-house resources that accelerate response and coverage if an incident occurs

47%

Percentage of incidents handled at no additional expense outside the policy

64%

Coalition policyholders experience fewer claims than the cyber industry average

24/7

Support from our claims team

This assessment is provided for informational purposes only. Risk-related analyses and statements in this assessment are statements of opinion of possible risks to entities as of the date they are expressed, and not statements of current or historical fact as to the security of any entity. YOUR USE OF THIS ASSESSMENT IS AT YOUR OWN DISCRETION AND RISK. THE ASSESSMENT IS PROVIDED ON AN “AS IS” AND “AS AVAILABLE” BASIS, TO THE MAXIMUM EXTENT PERMITTED BY LAW, COALITION EXPRESSLY DISCLAIMS ALL WARRANTIES AND CONDITIONS OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES AND CONDITIONS OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. COALITION DOES NOT WARRANT THAT (i) THE ASSESSMENT WILL MEET ALL OF YOUR REQUIREMENTS; (ii) THE ASSESSMENT WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE; OR (iii) THAT ALL ERRORS IN THE ASSESSMENT WILL BE CORRECTED.

Risk Summary

Stroud Town Council

CRITICAL RISK

0

Security Findings

Risk Score

Risk Scores span from 1 (lower risk) to 100 (higher risk) and show how likely it is that an organization will experience a cyber attack or other online security threat. The Risk Score is primarily based on factors such as the count and severity of your security findings.

Domains: (+1)
Last Scanned: 13 May 2024

41

46 Peer Average

LOW RISK HIGH RISK

How Much Would a Cyber Incident Cost?

Using demographic data on your organisation, together with Coalition’s global claims data, we’ve modeled the probability that organisations in your peer group will experience a cyber loss over the next 12 months, as well as the expected severity of loss using a statistical model derived from 10,000 simulated years of cyber incidents. By comparison, we’ve also included benchmarking on the insurance limits purchased by your peer group.

Incident likelihood compared to average Coalition insured

0.4x as likely

What affects your incident likelihood

Industry	Utilities
Employees	25
PHI/PCI/PII	0
Revenue	£1,032,576

Estimated loss based on your organisation’s risk profile

Type of loss	Median	1 in 10 years	1 in 100 years
Composite	£84,638	£633,415	£3,262,357
Ransomware	£153,573	£936,169	£4,079,935
Funds Transfer Fraud	£74,486	£490,364	£2,275,209
Data Breach	£53,677	£417,460	£2,218,504

Limits purchased by peer organisations

Up to £1M	29%
£1M – £2M	50%
£2M – £5M	0%
£5M – £10M	21%

Data is from multiple sources, including Coalition’s own global data. Actual numbers may vary significantly from calculator estimates based on additional factors for a given business. The data provided is for informational and educational purposes only. Use of the Coalition Coverage Calculator should not be used as a replacement for a company’s own due diligence in regards to their cyber risk. Access and use of the Coalition Coverage Calculator is predicated upon the acceptance of Coalition, Inc. Terms of Service.

Security Findings

⚠️ CRITICAL
0

Critical risks are contingencies that **impact premium and insurability** if not resolved.

⚠️ HIGH
0

High Risks can turn into critical risks if not resolved upon recognition.

○ MEDIUM
2

Medium Risks do not impact premium or insurability but should be resolved.

▽ LOW
4

Low Risks do not impact premium or insurability. We still recommend remediation.

Attack Surface Analysed

Sub Domains	4
IP Addresses	12
Applications	8
Services	3

For full list, go to control.coalitioninc.com

Critical Findings







Our Active Risk platform has identified the following critical security findings for your organisation. To avoid a **negative impact on insurability or a potential increase in your premium**, resolve these critical security findings using the information provided.

Your organisation is Cyber Savvy!
No critical security findings have been detected.

SECURITY FINDINGS

Non-Critical Security Findings

Non-critical security findings have a risk severity of High, Medium, or Low. We still recommend remediating them as they could expose your organisation to other types of cyber risk or become critical security findings later as threat actors change their tactics.

SECURITY FINDING	ASSETS
<p> Expired Certificate The host is serving a certificate which has already expired.</p>	1
<p> HTTP Service without SSL/TLS found HTTP service found without SSL/TLS. HTTPS (Hypertext Transfer Protocol Secure) is an internet communication protocol that protects the integrity and confidentiality of data between the user's computer and the site. Users expect a secure and private online experience when using a website. Using SSL/TLS... For full details, go to control.coalitioninc.com/active-findings/</p>	1
<p> Missing X-Frame-Options Header The server didn't return an X-Frame-Options header which means that this website could be at risk of a clickjacking attack. The X-Frame-Options HTTP response header can be used to indicate whether or not a browser should be allowed to render a page inside a frame or iframe. Sites can use this to avoid... For full details, go to control.coalitioninc.com/active-findings/</p>	1
<p> Missing Content-Security-Policy Header Content Security Policy (CSP) is an HTTP response security header that developers and security architects can leverage to specify domains from which the site is allowed to load resources. This header provides an in-depth security protection from critical vulnerabilities such as cross-site scripting... For full details, go to control.coalitioninc.com/active-findings/</p>	1
<p> Missing X-Content-Type-Options Header The HTTP 'X-Content-Type-Options' response header prevents the browser from MIME-sniffing a response away from the declared content-type. By not having this header the website could be at risk of a Cross-Site Scripting (XSS) attack.</p>	1
<p> Missing Referrer-Policy Header Referrer Policy provides mechanisms to websites to restrict referrer information (sent in the referrer header) that browsers will be allowed to add.</p>	1

How can I test my fix and resolve a security finding?

1. Go to control.coalitioninc.com/active-findings/.
2. Select the security finding you want to test and click **Rescan**.
3. Your security findings will update and a new Risk Score will appear!

Not a Coalition Control user?
Sign up for free at control.coalitioninc.com

Complete Risk Posture

Your complete risk posture is a holistic look at your organisation's cyber exposure. This includes assets, data exposures and technologies that threat actors may exploit identified by our [Active Risk Platform](#). The detections in this section, while important to fix, do not impact your insurability or premium.

RISK	Data Leaks	9 leaks
SECURE	Malware	0 detected
SECURE	Spam	0 detected
SECURE	Malicious Events	0 detected
SECURE	Honeypot Events	0 detected
SECURE	Blocklisted Domains	0 detected
SECURE	Torrents	0 detected
SECURE	DMARC	0 failures
SECURE	SPF	0 failures

COMPLETE RISK POSTURE

Data Leaks

This section details the potential impacts of data leaks and phishing. Phishing is often the initial entry point in breaches, and exposed data, like passwords, can be used in subsequent attacks.

3 Passwords Breached

Characters		Composition	
Lowercase	100%	Letters Only	100%
Uppercase	0%	Numbers Only	0%
Numbers	0%	Letters & Numbers	0%
Special Characters	0%	With Everything	0%

Use long passwords or passphrases, which are more challenging to guess or brute force. Do not reuse passwords.

Create complex passphrases or passwords that use a combo of random alphanumeric characters and symbols.

<p style="color: orange; font-weight: bold; font-size: small;">RISK</p> <p style="font-size: 2em; font-weight: bold;">9</p> <p style="font-size: small;">Emails</p>	<p style="color: orange; font-weight: bold; font-size: small;">RISK</p> <p style="font-size: 2em; font-weight: bold;">3</p> <p style="font-size: small;">Phone Numbers</p>	<p style="color: green; font-weight: bold; font-size: small;">SECURE</p> <p style="font-size: 2em; font-weight: bold;">0</p> <p style="font-size: small;">Auth Tokens</p>
<p style="color: green; font-weight: bold; font-size: small;">SECURE</p> <p style="font-size: 2em; font-weight: bold;">0</p> <p style="font-size: small;">Credit Cards</p>	<p style="color: green; font-weight: bold; font-size: small;">SECURE</p> <p style="font-size: 2em; font-weight: bold;">0</p> <p style="font-size: small;">Credit Card PINs</p>	<p style="color: green; font-weight: bold; font-size: small;">SECURE</p> <p style="font-size: 2em; font-weight: bold;">0</p> <p style="font-size: small;">SSNs</p>

What are your most common breaches?

- 9 Email addresses
- 3 Phone numbers
- 3 Passwords
- 3 Names
- 2 physical addresses
- 2 location
- 2 job titles
- 2 full names
- 2 emails
- 2 customer phone numbers

Where are your breaches occurring?

- 2 Bureau van Dijk
- 2 Verifications.io
- 1 Pastebin
- 1 Big data breach database
- 1 the-collections
- 1 Nitro
- 1 Disqus

Need more info?

Go to control.coalitioninc.com/data-leaks/ for a full list.

Not a Coalition Control user?

Sign up for free at control.coalitioninc.com

COMPLETE RISK POSTURE

Malware

Assets we discovered where malware activity was detected.

SECURE

0

Assets Detected

ASSET**SOURCE****LAST DETECTED**

Scan performed and no results were found

Spam

Assets we discovered that send unsolicited communication.

SECURE

0

Assets Detected

ASSET**SOURCE****LAST DETECTED**

Scan performed and no results were found

COMPLETE RISK POSTURE

Malicious Events

Assets detected by Coalition or a third-party partner, noted for their performance leading to attempted or successful unauthorised network intrusion by a threat actor. These attempts can lead to malware, ransomware, or other cyber incidents.

SECURE

0

Assets Detected

ASSET**TAGS****LAST DETECTED**

Scan performed and no results were found

Honeypot Events

A honeypot is a legitimate security mechanism that is purposely vulnerable to high-risk exploits in order to identify malicious assets that attempt to infiltrate it. Our distributed network of honeypots listens for unsolicited connections and attacks. Your assets should not communicate with our honeypots. Events in this section indicate malicious activity on your network is likely. Shared assets are not an indicator of malicious events.

SECURE

0

Assets Detected

ASSET**TAGS****LAST DETECTED**

Scan performed and no results were found

COMPLETE RISK POSTURE

Blocklisted Domains

Domains found in public blocklists — if one of your assets is found on these lists typically means that some type of malicious activity was performed.

SECURE

0

Assets Detected

ASSET	SOURCE	LAST DETECTED
Scan performed and no results were found		

Torrents

Torrent downloads are often illegal and you risk bringing files infected with malware into your network. In this section, we list the torrents seen being downloaded by your assets.

SECURE

0

Assets Detected

ASSET	NAME	LAST DETECTED
Scan performed and no results were found		

COMPLETE RISK POSTURE**DMARC**

DMARC (Domain-based Message Authentication, Reporting and Conformance) is an email authentication protocol that is designed to give email domain owners the ability to protect their domain from unauthorised use (known as email spoofing). The purpose of implementing DMARC is to protect a domain from being exploited in business email compromise attacks, phishing emails, email scams, and other cyber threat activities.

SECURE

0

Domains Failed

PASS (1)**FAIL (0)**

stroudtown.gov.uk

SPF

Sender Policy Framework (SPF) is an email authentication method designed to detect forging sender addresses during the delivery of an email. This measure specifies what email servers are allowed to send email from your domain. It helps ensure that someone cannot create an email server and send it as your domain unless you have authorised them to do so in your DNS records.

SECURE

0

Domains Failed

PASS (1)**FAIL (0)**

stroudtown.gov.uk

What is Cyber Insurance?

Cyber insurance enables businesses to transfer the costs associated with recovery from the tangible and intangible losses related to a cyber-related security breach or similar event. Traditional insurance policies often do not cover these risks and often only accept the transference of known physical risks such as damage to equipment, stock, or locations. By bridging the gap between physical and digital risks, cyber insurance allows companies to get back online and resume normal business operations faster, minimising the cost to their recovery.

Third Party Liability Coverages

We cover the expenses to defend you and any damages resulting from your liability to a 3rd party.

THIRD PARTY SECURITY AND PRIVACY

Network and Information Security Liability

We cover the expenses to defend you and any damages resulting from your liability to a 3rd party for a security failure, data breach or privacy liability.

Regulatory Defence and Penalties

We cover the expenses to defend you and any regulatory fines or penalties from a regulatory proceeding for a security failure or data breach.

PCI Fines and Assessments

We cover the expenses to defend you and PCI fines and assessments arising from a data breach that compromises payment card data.

Funds Transfer Liability

We cover the expenses to defend you and damages arising from the distribution of fraudulent payment instructions to your vendors, business partners or clients as a result of a security failure.

TECHNOLOGY AND MEDIA PROFESSIONAL

Technology Errors and Omissions

We cover the expenses to defend you and damages arising from your liability to a 3rd party when the failure of your technology service or product is the cause of loss.

Multimedia Content Liability

We cover the expenses to defend you and damages arising from your liability to a 3rd party for media content related claims (such as copyright infringement, violation of privacy rights, defamation).

WHAT IS CYBER INSURANCE?

First Party Coverages

We cover the direct expenses and losses that your organisation incurs as a result of a cyber incident.

EVENT RESPONSE

Breach Response Services

We provide services in the first 72 hours to help you with the initial response to a cyber event including access to a 24/7 hotline, advice from legal counsel and preliminary forensic information gathering.

Breach Response Costs

We pay the costs to respond to a breach including computer forensic fees, legally required customer notification, legal expenses, credit monitoring and identity theft restoration.

Crisis Management and Public Relations

We pay the costs to mitigate other first party loss or third party liability such as public relations consultancy, media purchasing and voluntary customer notification.

Ransomware and Cyber Extortion

We cover the costs to respond to an extortion incident, including money, securities, and even virtual currencies paid.

Direct and Contingent Business Interruption, and Extra Expenses from Security Failure and Systems Failure

We cover business interruption loss including extra expenses resulting from interruption to your computer systems or to hosted computer systems, arising from a failure in security or a systems failure.

Proof of Loss Preparation Expenses

We cover the cost of a forensic accountant to help you prepare your claim for business interruption and reputational harm losses.

Digital Asset Restoration

We pay for the costs to replace, restore, or recreate your digital assets that are damaged or lost following a security failure or systems failure.

Computer Replacement and Bricking

We pay for the costs to replace or restore computer hardware or tangible equipment impacted by a loss of firmware integrity resulting from a security failure.

WHAT IS CYBER INSURANCE?

EVENT RESPONSE

Reputational Harm Loss

We cover you for your lost net profit arising from an adverse publication related to a security failure, a data breach, cyber extortion or privacy liability.

Court Attendance

We cover your reasonable expenses in attending a trial or other proceeding in the defence of a 3rd party liability claim.

Criminal Reward

We cover an amount offered by us for information that leads to the conviction of persons committing illegal acts against you that resulted in a claim under the policy.

CYBER CRIME

Funds Transfer Fraud and Social Engineering

We pay for funds transfer losses incurred as a result of the receipt of fraudulent payment instructions including through social engineering. We will also pay for loss incurred from the bank account of a senior executive if caused by a security failure at the named insured.

Service Fraud including Cryptojacking

We pay for the additional amounts you're billed by a cloud or telephony provider when you incur fraudulent charges.

Impersonation Repair Costs

We pay for the cost of removing websites, reimbursing your customers, legal and PR costs incurred as a result of fraudulent electronic communications or websites that impersonate you.

Invoice Manipulation

We cover the net costs that you are unable to collect for the provision of goods or services under a fraudulent invoice or payment instruction that has resulted from a security failure.

WHAT IS CYBER INSURANCE?

COVERAGES AVAILABLE BY ENDORSEMENT

Bodily Injury and Property Damage – 1st Party

We cover specified 1st party losses including business interruption loss for bodily injury or property damage arising from a security failure.

Bodily Injury and Property Damage – 3rd Party

We cover the expenses to defend you and damages arising from your liability to a 3rd party when a security failure results in physical damage or injury.

Pollution

We cover claim expenses and damages arising from pollution caused by a security failure.

Reputation Repair

We pay the Crisis Management & Public Relations costs required to mitigate harm to your reputation.

WHAT IS CYBER INSURANCE?

Coalition's Features

These are some of the tools available to help you improve your cybersecurity.

Security & Incident Response Team (SIRT)	Coalition is a cyber insurance provider with a dedicated team of cybersecurity experts available to you at all times.
Attack Surface Monitoring (ASM)	Continuous monitoring, attack surface discovery, scanning, reporting, and alerting for organisations of any size.
DDoS Prevention	Distributed denial of service (DoS) attacks attempt to make your Internet-based services inaccessible when you need them. Protect your websites and applications, and prevent disruptions from malicious traffic through our partnership with Cloudflare.
Endpoint Detection and Response (EDR)	Coalition offers a comprehensive threat detection solution, with a Coalition-negotiated discount, that includes protection from dangerous attacks such as malware, ransomware, and exploits that escape detection by traditional antivirus solutions.

FAQs

Who is Coalition?

Coalition is the world's first Active Insurance company. The team at Coalition brings together in-depth technology, cybersecurity, and insurance expertise to help organisations assess, prevent, and respond to an emerging set of digital risks. We support brokers and policyholders before, during and after an incident occurs, taking a holistic approach to mitigating digital risk. Coalition's Active Risk Platform analyses complex sets of public data, threat intelligence, and proprietary claims information to create personalised risk assessments and threat monitoring that goes far beyond traditional insurance. Coalition now serves over 160,000 customers with Active Cyber, Active Executive Risks, and P&C policies.

How do I determine my security ranking?

Our security ranking provides a relative measure of an organisation's risk and security posture compared to other organisations we have evaluated. In order to determine the ranking of an insured, we correlate identified risk conditions with Coalition's proprietary loss and claims data. Unlike traditional security ratings, Coalition uses actual loss and claims data to identify the most significant risks that could potentially threaten that organisation. The result is not only a more accurate assessment of risk, but actionable prescriptions to help an organisation invest its resources against the most impactful remediation actions.

Where does the underlying data from Coalition's risk assessment come from?

Coalition's Active Risk Assessment and monitoring technology helps small and medium-size organisations protect themselves in a digital world. We learn from every scan, incident, and claim — building an advantage others can't match. We passively collect external data on an organisation's Internet facing IT infrastructure. We do not perform active collection of information, including penetration testing against an organisation's networks, without the explicit permission of that organisation.

What is Active Insurance?

At Coalition, we believe that all businesses should be able to embrace technology and thrive in the digital economy. That's why we've created a new way to **solve digital risk before they strike: Active Insurance**. Active Insurance combines the power of technology and insurance to provide coverage that is built for the digital economy. Active Insurance stands in stark contrast to traditional insurance, which wasn't built for the speed and amorphous nature of digital risks, leaving many organisations unprepared.

How can I learn more?

To learn more about Coalition visit coalitioninc.com, or our knowledge base at help.coalitioninc.com. As a dedicated risk management partner to our policyholders, Coalition's team of security and insurance experts are committed to helping you implement security and loss controls, all at no additional cost.

Glossary

asset	Web properties that your organisation owns, such as an IP Address, Domain, or Subdomain.
data breach	A cyber incident where your customer or employee data is accessed, and possibly exfiltrated, by a third party.
domain	Web address associated with the organisation. Example: coalitioninc.com
hosting	Some type of hosting provider or hosting technology being used in one or more of your assets.
IP address	An IP address associated with your company. Example: 1.1.1.1.
Remote Desktop Protocol (RDP)	RDP is a feature that enables employees to remotely log into their corporate computer from home. While it may be convenient for employees, RDP can also function as an open door for hackers to break into your corporate network.
Secure Sockets Layer (SSL)	SSL is a cryptographic protocol designed to provide secure communications over a computer network.
services	Technologies used to deliver services from your assets.
technologies	Technologies found being used in one or more of your assets.
torrents	Torrenting is a peer-to-peer file-sharing mechanism whereby assets that are hosted on your computers may be downloaded by other people who are outside of your organisation.

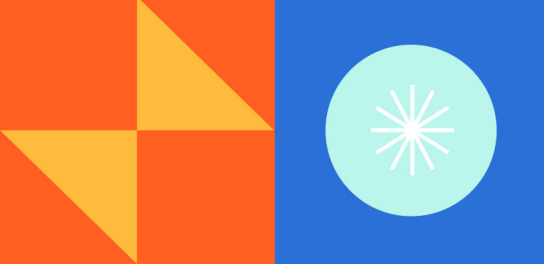


This assessment was prepared by
Coalition Risk Solutions Ltd.
34-36 Lime Street
London UK
EC3M 7AT

For more information, visit coalitioninc.com

Coalition is a trading name of Coalition Risk Solutions Ltd. which is an appointed representative of Davies MGA Services Limited, a company authorised and regulated by the Financial Conduct Authority under firm reference number 597301 to carry on insurance distribution activities. Coalition Risk Solutions Ltd. is registered in England and Wales company number 13036309. Registered office at 34-36 Lime Street, London, United Kingdom, EC3M 7AT.





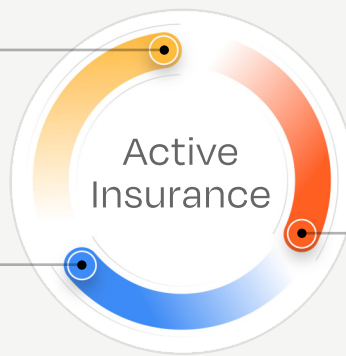
Digital Risk, **Solved**

Coalition is the leading provider of Active Insurance. By combining the power of technology and insurance, we help organisations identify, mitigate, and respond to digital risks.

Our unique approach

Active Protection
Monitoring and alerting to identify and prevent risk before it strikes

Active Risk Assessment
Understand your risks in real time



Active Response
Access to in-house response teams and leading coverage if an incident occurs

Active Protection in Coalition Control

Coalition offers comprehensive and innovative cyber insurance products to help protect your business and keep it up and running. Coalition also actively monitors its policyholders' risks through proprietary cybersecurity tools and 24/7 cyber security experts are available to help you respond to a cyber incident. In addition, Coalition Control provides policyholders access to the following tools to help them mitigate cyber risks:



Attack Surface Monitoring

Improve security hygiene with continuous monitoring of all your company's digital assets, including infrastructure, applications, IT and data exposures.



Security Notifications

Stay up to date with dashboard and email notifications of day to day tasks and security notifications on all critical vulnerabilities discovered on your organisation's attack surface.



Third-Party Risk Management

Monitor suppliers and vendors for risks as an extension of your organisation that may pose a threat.



Partner Technology

Coalition partners with leading cybersecurity companies to offer the right tools to address risks, vulnerabilities, and contingencies. Policyholders can access savings on solutions from leading security providers.

COALITION CYBER AND TECHNOLOGY POLICY 3.0

POLICY DECLARATIONS

Notice: your policy contains claims-made and reported coverage. Claims-made and reported coverage applies only to claims that are first made and reported during the policy period or extended reporting period, if purchased, as described in your Coalition cyber and technology policy. Your policy also contains events discovered and reported coverage, also as described in your Coalition cyber and technology policy.

Please read your policy carefully and consult your insurance advisor about any questions you might have.

Policy No.: C-50PT-149823-CYBER-2024
Renewal of: New

Item 1.	Named Insured Address	Stroud Town Council 58 London Road Stroud, England GL5 2AD	
Item 2.	Policy Period	From: 16 May 2024 To: 16 May 2025 <i>Both dates 12:01 A.M. at the address stated in Item 1.</i>	
Item 3.	Policy Premium	Premium	£344.00
		Policy Fee	£0
		IPT (12%)	£41.28
		Total	£385.28
Item 4.	Aggregate Policy Limit of Liability	£500,000	
	Per Event Limit of Liability	£500,000	
	Aggregate Retention	£2,500	
Item 5.	Insuring Agreement(s) purchased, Limits of Liability, and Retentions		
	<p>Coverage under this Policy is provided only for those Insuring Agreements for which a limit of liability appears below. If no limit of liability is shown for an Insuring Agreement, such Insuring Agreement is not provided by this Policy. The Aggregate Policy Limit of Liability shown above is the most the Insurer(s) will pay under this Policy regardless of the number of Insuring Agreements purchased. The Aggregate Retention shown above is the most the Insured will pay towards Retentions regardless of the number of claims or events covered under this Policy.</p> <p>In the event that you elect to use Coalition Incident Response to provide computer forensic</p>		

	professional services, and Coalition Incident Response is available to provide such services, then any fees, costs and expenses of Coalition Incident Response for computer forensic professional services that result in covered breach response costs, claim expenses, cyber extortion expenses, or restoration costs, under the terms and conditions of this Policy will not be subject to any Retention.		
	THIRD PARTY LIABILITY COVERAGES		
	Insuring Agreement	Limit / Sub-Limit	Retention / Sub-Retention
	THIRD PARTY SECURITY AND PRIVACY		
	A. NETWORK AND INFORMATION SECURITY LIABILITY	£500,000	£1,000
	B. REGULATORY DEFENCE AND PENALTIES	£500,000	£1,000
	C. PCI FINES AND ASSESSMENTS	£500,000	£1,000
	D. FUNDS TRANSFER LIABILITY	£500,000	£1,000
	TECHNOLOGY AND MEDIA PROFESSIONAL		
	E. TECHNOLOGY ERRORS & OMISSIONS	N/A	N/A
	F. MULTIMEDIA CONTENT LIABILITY	£500,000	£1,000
	FIRST PARTY COVERAGES		
	Insuring Agreement	Limit / Sub-Limit	Retention / Sub-Retention
	EVENT RESPONSE		
	G. BREACH RESPONSE SERVICES	Limited to 72 hours following notification to the Breach Response Services Advisor	£0
	H. BREACH RESPONSE COSTS	£500,000	£1,000
	I. CRISIS MANAGEMENT AND PUBLIC RELATIONS	£500,000	£1,000

	J. RANSOMWARE AND CYBER EXTORTION	£500,000	£1,000
	K. DIRECT AND CONTINGENT BUSINESS INTERRUPTION, AND EXTRA EXPENSES FROM SECURITY FAILURE AND SYSTEMS FAILURE	£500,000	i. Waiting period: 8 hours ii. Enhanced waiting period: 1 hour
	L. PROOF OF LOSS PREPARATION EXPENSES	£50,000	£1,000
	M. DIGITAL ASSET RESTORATION	£500,000	£1,000
	N. COMPUTER REPLACEMENT AND BRICKING	£500,000	£1,000
	O. REPUTATIONAL HARM LOSS	£500,000	Reputation waiting period: 14 days
	P. COURT ATTENDANCE	i. Per day/per person limit: £250 ii. Limit: £50,000	
	Q. CRIMINAL REWARD	£50,000	£0
	CYBER CRIME		
	R. FUNDS TRANSFER FRAUD, PERSONAL FUNDS FRAUD, AND SOCIAL ENGINEERING	£125,000	£1,000
	S. SERVICE FRAUD INCLUDING CRYPTOJACKING	£100,000	£1,000
	T. IMPERSONATION REPAIR COSTS	£50,000	£1,000
	U. INVOICE MANIPULATION	N/A	N/A
Item 6.	Pre-Claim Assistance	£80	
Item 7.	Professional Services	N/A	
Item 8.	Insurer(s) and Quota Share Percentage		

	Insurer	Policy No.	Quota Share % of Loss	Quota Share of Limit of Liability	Premium
	Allianz Global Corporate & Specialty SE	C-50PT-149823-CYBER-2024	70%	£350,000	£240.80
	Certain Underwriters at Lloyd's, London (under Binding Authority UMR: B174010161SS24)	C-50PT-149823-CYBER-2024	30%	£150,000	£103.20
<p>The obligations of each Insurer in this Item 8. of these Declarations are limited to the extent of its Quota Share % of Loss up to its Quota Share Limit of Liability.</p> <p>Your insurers' privacy policies are available at https://www.agcs.allianz.com/global-offices/united-kingdom/data-privacy.html</p>					
Item 9.	Notification of incidents, claims, or potential claims	<p>By Email Attn: Coalition Claims claims@coalitioninc.com</p> <p>By Phone 0808 134 9559 or 020 4536 4690</p> <p>By Mail Attn: Coalition Claims 34-36 Lime St London, England EC3M 7AT</p>			
Item 10.	Retroactive Date	Full Prior Acts Coverage			
Item 11.	Continuity Date	May 16, 2024			
Item 12.	Optional Extended Reporting Period	Additional premium:	N/A		
		Extended period:	N/A		
Item 13.	Choice of Law	England & Wales			
Item 14.	Breach Response Services Advisor	Coalition, Inc.			
Item 15.	Endorsements and Forms Effective at Inception				
	DECLARATIONS			CYGBP-00DC-0622-01	
	COALITION CYBER AND TECHNOLOGY POLICY 3.0			CYGBP-00PF-0622-01	

PREMIUM PAYMENT ENDORSEMENT	CYGBP-00EN-000057-0123-01
BREACH RESPONSE SEPARATE LIMIT ENDORSEMENT	CYGBP-00EN-000005-0622-01
FUNDS TRANSFER LOSS ENDORSEMENT REQUIRING AUTHENTICATION	CYGBP-00EN-000006-0622-01
QUOTA SHARE ENDORSEMENT	CYGBP-00EN-000007-0622-01
REPUTATION REPAIR ENDORSEMENT	CYGBP-00EN-000004-0622-01
WAR EXCLUSION - AMENDED V2	CYGBP-00EN-000070-1223-01

THE DECLARATIONS, THE APPLICATION, THE COALITION CYBER AND TECHNOLOGY POLICY, AND ANY ENDORSEMENTS ATTACHED THERETO, CONSTITUTE THE ENTIRE POLICY BETWEEN US, THE ENTITY NAMED IN ITEM 1. OF THE DECLARATIONS, AND ANY INSURED.

IN WITNESS WHEREOF, we have caused this Policy to be signed officially below.



Authorised Representative

17 May 2024

Date

Coalition Risk Solutions Ltd.



Coalition Risk Solutions Ltd.
34-36 Lime St
London, England
EC3M 7AT

IN WITNESS WHEREOF, Allianz Global Corporate & Specialty SE has caused this policy to be signed by its Global Head of Cyber.

A handwritten signature in black ink, appearing to be "J. G. ...", written in a cursive style.

Global Head of Cyber

AUTO RENEWALS

To give the policyholder peace of mind and ensure they have continuous cover, we will automatically renew their cover, **subject to the policy meeting our automatic renewal eligibility criteria.**

If, after our auto-renewal assessment, the policy **does not** meet the eligibility criteria, we will inform you 90 days prior to the policy expiry date. This means that any renewal will go through the standard manual underwriting review process. If renewal terms are offered, it will require your explicit instructions to renew and a payment of premium.

If we **do not** inform you that the policy **will not** automatically renew, then when the policy automatically renews, you'll receive the renewal policy and invoice approximately one week prior to the current policy's expiration date.

The policyholder can opt-out of automatic renew at any time, by either the policyholder or the broker emailing us at renewals@coalitioninc.com or by calling +44 (0)20-4536-4690.

If the policyholder does not want to renew the policy, or any details have changed, please contact us before the renewal date. For cancellation rights and terms, please refer to the policy documents.

Cyber & Technology E&O Insurance

Summary of Cover



Company: This insurance is provided by Allianz Global Corporate & Specialty SE, who is a part of the Allianz Group, and is a German authorised insurance company, providing insurance products and services on a cross-border basis. Allianz Global Corporate & Specialty is the UK branch of Allianz Global Corporate & Specialty SE, Königinstrasse 28, 80802 München, Germany. Munich Commercial Register HRB 208312. UK Branch Registered Office: Allianz House, 60 Gracechurch Street, London EC3V 0HR. Registered in England at UK Companies House FC039211 and BR024312. UK Financial Conduct Authority Register 214374. Authorised by Bundesanstalt für Finanzdienstleistungsaufsicht. This insurance is also underwritten by 'certain insurers at Lloyd's of London'.

This insurance is arranged by Coalition Risk Solutions Ltd, who have been authorised by the insurers under a delegated authority to transact insurance business and handle claims on their behalf. Coalition is a trading name of Coalition Risk Solutions Ltd, which is an appointed representative of Davies MGA Services Limited, a company authorised and regulated by the Financial Conduct Authority under firm reference number 597301 to carry on insurance distribution activities. Coalition Risk Solutions Ltd. is registered in England and Wales company number 13036309. Registered office at 34-36 Lime Street, London, United Kingdom, EC3M 7AT.

Product: Cyber and Technology Errors & Omissions Insurance

This document provides a summary of the cover, exclusions and restrictions. It is not personalised to your individual selections. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy document which is available on request from your broker.

What is this type of insurance?

This is a Cyber and Technology Errors & Omissions insurance policy. Cyber insurance **covers certain losses relating to damage to, or loss of information from, IT systems and networks**. Policies generally include significant assistance with and management of the incident itself, which can be essential when faced with reputational damage or regulatory enforcement. Cover will only be provided for the sections you select, up to the agreed sum insured for each sublimit.

Cybersecurity tools and support

- Detailed, personalised cyber risk assessments
- Policyholder and pre-bind access to Coalition Control, our cybersecurity platform
- In-house cybersecurity expertise available to all policyholders
- Cyber threat updates and advice from Security Labs, our R&D team

Expert claims and incident response

- Our in-house claims team handles your cyber incident seamlessly and works with your team towards the best possible outcome
- Access to Coalition Incident Response (CIR) via panel selection means a crucial fast response when a cyber incident happens

What is insured?

Coverage includes (if selected)

- ✓ Third Party Security and Privacy
 - Network and Information Security Liability
 - Regulatory Defence and Penalties
 - PCI Fines and Assessments
 - Funds Transfer Liability
- ✓ Technology and Media Professional
 - Technology Errors and Omissions
 - Multimedia Content Liability
- ✓ Event Response
 - Breach Response Services
 - Breach Response Costs
 - Crisis Management and Public Relations
 - Ransomware & Cyber Extortion
 - Direct and Contingent Business Interruption
 - Proof of Loss Preparation Expenses
 - Digital Asset Restoration
 - Computer Replacement and Bricking
 - Reputational Harm Loss
 - Court Attendance
 - Criminal Record
- ✓ Cyber Crime
 - Funds Transfer Fraud, Personal Funds Fraud and Social Engineering
 - Service Fraud including Cryptojacking
 - Impersonation Repair Costs
 - Invoice Manipulation

What is not insured?

Coverage excludes (unless carveback added)

- ✗ Bodily Injury
- ✗ Confiscation
- ✗ Contractual Liability
- ✗ Discrimination
- ✗ Employment Practices
- ✗ Fraud by a Senior Executive
- ✗ Governmental Orders
- ✗ Illegal Remuneration
- ✗ Insured vs Insured
- ✗ Intellectual Property
- ✗ Merchant Liability
- ✗ Natural Disaster
- ✗ Nuclear
- ✗ Pollutants
- ✗ Prior Knowledge
- ✗ Retroactive Date
- ✗ Securities
- ✗ Tangible Property
- ✗ Technology Errors & Omissions Exclusions
- ✗ Third Party Mechanical Failure
- ✗ Unfair Trade Practice
- ✗ Violation of Acts/Laws
- ✗ War and Terrorism (*not Cyber Terrorism*)
- ✗ Wrongful Collection

Are there any restrictions on cover?

- Endorsements that restrict cover or impose additional obligations may apply to your policy.
- We will not cover the amount of the retention (the amount that you have to pay on each claim).
- The monetary limit for certain insuring agreements may be lower than the policy limit and this will be shown in your policy declarations.
- Cover only applies to claims or incidents notified during the policy period or 90 days after the end of the policy period for claims made against you or incidents first discovered by you, in the last 60 days of the policy period.
- We will not provide cover or any benefit that would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
- Certain legal and incident response costs covered under this insurance must be incurred with a defined panel of vendors.

Where am I covered?

Your UK-domiciled entities are covered on a worldwide basis. The named insured is covered for your financial interest in non-UK domiciled subsidiaries that are not directly insured.

What are my obligations?

- Before a contract of insurance is entered into or before any variation during the policy period, you are required to give a fair presentation of the risk in accordance with the Insurance Act 2015
- You must disclose every material circumstance which you know or ought to know, or failing that, make a disclosure which gives us sufficient information to put a prudent insurer on notice that it needs to make further enquiries to reveal those material circumstances
- Your disclosure must be made in a manner which would be reasonably clear and accessible to a prudent insurer and following a reasonable search of the information held within your organisation or held by any other person or third party.
- You must, as a condition precedent to coverage, provide us written notice of any claim or incident as soon as practicable once such claim or incident is known to a senior executive.
- You will cooperate with counsel and us in all investigations, in defence of all claims, respond to reasonable requests for information, execute all papers and render all assistance as requested.
- You will do nothing that increases our exposure under this Policy.
- You will not, except at your own cost, admit liability, make any payment, assume any obligation, incur any expense, enter into any settlement, stipulate to any judgement or award, or dispose of any claim without our prior written consent.
- You will do everything necessary to secure and preserve subrogation rights.
- You must give written notice of a change in control to us as soon as practicable but no later than thirty (30) days after the change in control.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.

When and how do I pay?

Your broker will advise you of the full details of when and the options by which you can pay.

When does the cover start and end?

This insurance is offered on a 12 month policy term basis. Shorter or longer periods can be arranged upon request, subject to a maximum of 18 months. The start date and end date of the cover are specified in your policy declarations.

How do I cancel the contract?

You can cancel this insurance at any time by surrendering this Policy to us or mailing a written notice stating when such cancellation will be effective. The earned premium will be computed pro rata but the premium will be deemed fully earned if any claim, event, or any circumstance that could reasonably be expected to give rise to a claim or event, is reported to us on or before the date of cancellation.

Need to make a claim?

The faster you report a suspected cyber incident to Coalition, the greater the chance that we can resolve it successfully for you. There are several ways to report a claim or suspected incident. You will always be connected with a member of our claims team.

- Call: **0808 134 9559**
- Email: claims@coalitioninc.com
- Via **live chat** on our website
- Mail: **Attn: Coalition Claims, 34-36 Lime Street, London, EC3M 7AT**

Have a security question?

For general security questions you can email help@coalitioninc.com. Our expert Security Support Centre team can help answer your security related questions.

Feedback and complaints

Every effort is made to ensure that you receive a high standard of service. If you are not satisfied with the service you have received, we would like to hear from you - please contact: complaints@coalitioninc.com or telephone **02045364690**. To help us deal with your comments quickly, please quote your policy or claim number and name of the named insured.

We will do our best to resolve any difficulty directly with you, but if we are unable to do this to your satisfaction you may be entitled to refer the dispute to the Financial Ombudsman Service who will carry out an independent review. You can contact the Financial Ombudsman Service on **0800 023 4567 / 0300 123 9123**, or by emailing complaint.info@financial-ombudsman.org.uk, or by mailing Exchange Tower, Harbour Exchange Square, London E14 9SR. Further information is available on the FOS's website: www.financial-ombudsman.org.uk

If we are unable to resolve a complaint which relates to the performance of your policy or the insurer, and your policy is underwritten by 'certain insurers at Lloyd's of London', you may also be able to refer your complaint to Lloyd's for review. Lloyd's' contact details are below, and further information on the referral process can be found on the Lloyd's website.

Address: Lloyd's Complaints Team, One Lime Street, London. EC3M 7HA

Telephone: 020 7327 5693 020 7327 5693 (calls to this number are free from "fixed lines" in the UK) or [0300 123 9123](tel:03001239123) (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).

Email: complaints@lloyds.com

Website: www.lloyds.com/complaints

Financial Services Compensation Scheme

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See fscs.org.uk

COALITION CYBER AND TECHNOLOGY POLICY 3.0

SECTION I	
INTRODUCTION	<p>This Policy is a contract of insurance between the named insured and us. This Policy includes and must be read together with the Declarations page and any Endorsements.</p> <p>The insurance provided under this Policy for claims made against you, under Section II, THIRD PARTY LIABILITY COVERAGES, is on a claims made and reported basis, and applies to claims only if they are first made against you during the policy period (or any applicable Optional Extended Reporting Period) and reported to us in accordance with the terms of this Policy. Claim expenses reduce the applicable Limits of Liability, are subject to retentions, and may exhaust the applicable Limits of Liability.</p> <p>Please note that the terms in bold lowercase print are defined terms and have special meaning as set forth in Section IX, DEFINITIONS.</p>
SECTION II	
WHAT WE COVER – OUR INSURING AGREEMENTS	<p>In consideration of the named insured's payment of the premium, in reliance upon the information provided to us, including in and with the application, and subject to the Limits of Liability and applicable Retention(s), exclusions, conditions, and other terms of this Policy, we agree to provide the following insurance coverage provided that:</p> <ol style="list-style-type: none"> 1. The event first took place after the retroactive date and before the end of the policy period; 2. For THIRD PARTY LIABILITY COVERAGES, the claim is made against you during the policy period (or any applicable Optional Extended Reporting Period), and is reported to us during the policy period or during any applicable extended reporting period; 3. For FIRST PARTY COVERAGES, the incident is first discovered by you during the policy period, and is reported to us during the policy period or any applicable extended reporting period; and 4. Notice is provided in accordance with Section IV, YOUR OBLIGATIONS AS AN INSURED.
THIRD PARTY LIABILITY COVERAGES	
THIRD PARTY SECURITY AND PRIVACY	
A. NETWORK AND INFORMATION SECURITY LIABILITY	<p>We will pay on your behalf claim expenses and damages that you become legally obligated to pay resulting from a claim against you for a security failure, data breach, or privacy liability.</p>

<p>B. REGULATORY DEFENCE AND PENALTIES</p>	<p>We will pay on your behalf claim expenses and regulatory penalties that you become legally obligated to pay resulting from a claim against you in the form of a regulatory proceeding.</p>
<p>C. PCI FINES AND ASSESSMENTS</p>	<p>We will pay on your behalf claim expenses and PCI fines and assessments that you become legally obligated to pay resulting from a claim against you for a data breach compromising payment card data.</p>
<p>D. FUNDS TRANSFER LIABILITY</p>	<p>We will pay on your behalf claim expenses and funds transfer liability loss that you become legally obligated to pay resulting from a claim against you for a funds transfer liability.</p>
<p>TECHNOLOGY AND MEDIA PROFESSIONAL</p>	
<p>E. TECHNOLOGY ERRORS AND OMISSIONS</p>	<p>We will pay on your behalf claim expenses and damages that you become legally obligated to pay resulting from a claim against you for a technology and professional services wrongful act.</p>
<p>F. MULTIMEDIA CONTENT LIABILITY</p>	<p>We will pay on your behalf claim expenses and damages that you become legally obligated to pay resulting from a claim against you for a multimedia wrongful act.</p>
<p>FIRST PARTY COVERAGES</p>	
<p>EVENT RESPONSE</p>	
<p>G. BREACH RESPONSE SERVICES</p>	<p>We will pay on your behalf breach response services resulting from an actual or suspected security failure, data breach, cyber extortion, funds transfer fraud, or impersonation fraud, first discovered by you during the policy period.</p>
<p>H. BREACH RESPONSE COSTS</p>	<p>We will pay on your behalf breach response costs resulting from an actual or suspected security failure or data breach first discovered by you during the policy period.</p>
<p>I. CRISIS MANAGEMENT AND PUBLIC RELATIONS</p>	<p>We will pay on your behalf crisis management costs resulting from a public relations event first discovered by you during the policy period.</p>
<p>J. RANSOMWARE AND CYBER EXTORTION</p>	<p>We will pay on your behalf cyber extortion expenses resulting from cyber extortion first discovered by you during the policy period.</p>
<p>K. DIRECT AND CONTINGENT BUSINESS INTERRUPTION, AND EXTRA EXPENSES</p>	<p>We will pay business interruption loss, contingent business interruption loss, and extra expenses that you</p>

<p>FROM SECURITY FAILURE AND SYSTEMS FAILURE</p>	<p>incur during the indemnity period directly resulting from the partial or complete interruption of computer systems for a period longer than the waiting period caused by a security failure or systems failure first discovered by you during the policy period.</p> <p>The period of time set forth in Item 5.K.ii. of the Declarations will be the waiting period for any interruption of computer systems caused by a denial of service attack where a DDoS mitigation vendor from our list of panel providers is utilised at the time of such denial of service attack.</p> <p>The period of time set forth in Item 5.K.i. of the Declarations will be the waiting period for all other causes of interruption of computer systems, or where the interruption of computer systems is caused by a denial of service attack and a DDoS mitigation provider from our list of panel providers is not utilised at the time of such denial of service attack.</p>
<p>L. PROOF OF LOSS PREPARATION EXPENSES</p>	<p>We will pay on your behalf proof of loss preparation expenses.</p>
<p>M. DIGITAL ASSET RESTORATION</p>	<p>We will pay on your behalf restoration costs that you incur because of the alteration, destruction, damage, theft, loss, or inability to access digital assets directly resulting from a security failure or systems failure first discovered by you during the policy period.</p>
<p>N. COMPUTER REPLACEMENT AND BRICKING</p>	<p>We will pay on your behalf computer replacement costs that you incur resulting from a security failure first discovered by you during the policy period.</p>
<p>O. REPUTATIONAL HARM LOSS</p>	<p>We will pay reputational harm loss that you incur during the reputation indemnity period solely and directly resulting from an adverse publication first published during the policy period specifically concerning a security failure, data breach, cyber extortion, or privacy liability first discovered by you and reported to us during the policy period.</p> <p>The reputation waiting period for any reputational harm loss will be the period of time set forth in Item 5.O. of the Declarations.</p>
<p>P. COURT ATTENDANCE</p>	<p>We will pay you court attendance costs set forth in Item 5.P.i. of the Declarations, subject to the maximum amount set forth in Item 5.P.ii. of the Declarations.</p>
<p>Q. CRIMINAL REWARD</p>	<p>We will pay on your behalf, in our discretion, criminal reward costs.</p>

CYBER CRIME	
R. FUNDS TRANSFER FRAUD, PERSONAL FUNDS FRAUD, AND SOCIAL ENGINEERING	We will pay funds transfer loss that you incur resulting from a funds transfer fraud or personal funds fraud first discovered by you during the policy period.
S. SERVICE FRAUD INCLUDING CRYPTOJACKING	We will pay on your behalf service fraud loss that you incur resulting from a security failure first discovered by you during the policy period.
T. IMPERSONATION REPAIR COSTS	We will pay on your behalf impersonation repair costs that you incur resulting from an impersonation fraud first discovered by you during the policy period.
U. INVOICE MANIPULATION	We will pay you invoice manipulation loss that you incur resulting from any invoice manipulation first discovered by you during the policy period.
SECTION III	
EXCLUSIONS - WHAT IS NOT COVERED	This Policy does not apply to and we will not make any payment for any claim expenses, damages, funds transfer liability loss, loss, breach response costs, breach response services, regulatory penalties, PCI fines and assessments , or any other amounts directly or indirectly arising out of, resulting from, based upon, or attributable to:
A. BODILY INJURY	Any physical injury, sickness, disease, mental anguish, emotional distress, or death of any person, provided, however, that this exclusion will not apply to any claim for mental anguish or emotional distress under Sections II.A, NETWORK AND INFORMATION SECURITY LIABILITY and II.F, MULTIMEDIA CONTENT LIABILITY.
B. CONFISCATION	Confiscation, nationalisation, requisition, destruction of, or damage to any property, computer systems , software, or electronic data by order of any governmental or public authority.
C. CONTRACTUAL LIABILITY	Any contractual liability or obligation or any breach of contract or agreement either oral or written, provided, however, that this exclusion will not apply: <ol style="list-style-type: none"> 1. with respect to the coverage provided by Section II.A, NETWORK AND INFORMATION SECURITY LIABILITY, and Section II.H, BREACH RESPONSE COSTS, to your obligations to maintain the confidentiality or security of personally identifiable information or third party corporate information; 2. with respect to the coverage provided by Section II.E., TECHNOLOGY ERRORS AND OMISSIONS, to any unintentional breach of a written contract to provide

	<p>technology services or technology products;</p> <ol style="list-style-type: none"> 3. With respect to the coverage provided by Section II.E, MULTIMEDIA CONTENT LIABILITY, to misappropriation of ideas under implied contract; 4. with respect to the coverage provided by Section II.C, PCI FINES AND ASSESSMENTS; or 5. to the extent you would have been liable in the absence of such contract or agreement.
<p>D. DISCRIMINATION</p>	<p>Any discrimination of any kind.</p>
<p>E. EMPLOYMENT PRACTICES</p>	<p>Any employer-employee relations, policies, practices, acts, or omissions (including wrongful dismissal, discharge or termination, discrimination, harassment, retaliation or other employment-related claim). However, this exclusion will not apply to a claim by a current or former employee under Section II.A, NETWORK AND INFORMATION SECURITY LIABILITY or:</p> <ol style="list-style-type: none"> 1. breach response services provided under Section II.G, BREACH RESPONSE SERVICES; or 2. breach response costs provided under Section II.H, BREACH RESPONSE COSTS; <p>involving a security failure, data breach, cyber extortion, funds transfer fraud, or impersonation fraud, as applicable to coverage Sections II.G and H, that impacts current or former employees.</p>
<p>F. FRAUD BY A SENIOR EXECUTIVE</p>	<p>Any dishonest, fraudulent, criminal, or malicious act or omission of any senior executive or carried out with the knowledge of any senior executive. However, this exclusion does not apply to claim expenses incurred in defending any such claim until and unless a final, non-appealable adjudication establishes that a senior executive committed or had knowledge of such dishonest, fraudulent, criminal, or malicious act or omission, at which time the named insured will reimburse us for all claim expenses we incurred or paid in defending such claim.</p> <p>This exclusion will not apply to any natural person insured who did not participate in or otherwise be involved in the dishonest, fraudulent, criminal, or malicious act or omission.</p>
<p>G. GOVERNMENTAL ORDERS</p>	<p>Any court order or demand:</p> <ol style="list-style-type: none"> 1. requiring you to provide personally identifiable information to any domestic or foreign law enforcement, administrative, regulatory, or judicial body or other governmental authority. However, this exclusion will not apply to any claim expenses, damages, and regulatory penalties that you become legally obligated to pay resulting from your response to a regulatory proceeding. 2. requiring the shutdown of systems or services.

<p>H. ILLEGAL REMUNERATION</p>	<p>Any profit, remuneration, or advantage to which you are not legally entitled. However, this exclusion does not apply to claim expenses incurred in defending any such claim until and unless a final, non-appealable adjudication establishes the gaining of any profit, remuneration, or advantage to which you are not legally entitled, at which time the named insured will reimburse us for all claim expenses we incurred or paid in defending such claim.</p>
<p>I. INSURED VERSUS INSURED</p>	<p>Any claim made by or on behalf of:</p> <ol style="list-style-type: none"> 1. an insured under this Policy or by a stockholder or member in their capacity as such against an insured; however, this exclusion will not apply to an otherwise covered claim made by: <ol style="list-style-type: none"> a. an employee arising from a security failure or data breach; or b. an additional insured; 2. any business enterprise in which you have greater than a twenty percent (20%) ownership interest; or 3. any parent company or other entity that owns more than twenty percent (20%) of an insured.
<p>J. INTELLECTUAL PROPERTY</p>	<p>Violation or infringement of any intellectual property right or obligation, including:</p> <ol style="list-style-type: none"> 1. infringement of copyright of software, firmware, or hardware; 2. distribution or sale of, or offer to distribute to sell, any goods, products, or services; 3. other use of any goods, products, or services that infringes or violates any intellectual property law or right relating to the appearance, design, or function of any goods, products, or services; or 4. misappropriation, misuse, infringement, or violation of any patent, patent right, or trade secret; <p>however, this exclusion will not apply to:</p> <ol style="list-style-type: none"> a. Section II.E, TECHNOLOGY ERRORS & OMISSIONS for any claim alleging that any software code or software products provided as part of your technology services or technology products violate another party's copyright described in items 1, 2, or 3 above; or b. Section II.F, MULTIMEDIA CONTENT LIABILITY, for an otherwise covered claim for a multimedia wrongful act, provided that, this exception to exclusion K. INTELLECTUAL PROPERTY will not apply to any violation or infringement of any intellectual property right or obligation described in items 1 and 4 above.
<p>K. MERCHANT LIABILITY</p>	<p>Any charge back, interchange fee, discount fee, service related fee, rate, or charge; or liability or fee incurred by you due to a merchant service provider, payment processor, payment card company, or bank reversing or freezing</p>

	<p>payment transactions, except that this exclusion will not apply to coverage afforded under Section II.C, PCI FINES AND ASSESSMENTS.</p>
L. NATURAL DISASTER	<p>Any physical event or natural disaster, including but not limited to fire, flood, earthquake, volcanic eruption, explosion, lightning, wind, hail, tidal wave, and landslide.</p>
M. NUCLEAR	<p>Any exposure or threatened exposure to any radioactive matter or any form of radiation or contamination by radioactivity of any kind or from any source, including any nuclear reaction, nuclear radiation, or radioactive contamination from any kind of nuclear fuels, waste or the combustion or ignition of nuclear fuel. This exclusion applies regardless of whether any other causes, events, materials, or products contributed concurrently or in any sequence to the claim or event, or the liability or legal obligation alleged or existing.</p>
N. POLLUTANTS	<p>Any:</p> <ol style="list-style-type: none"> 1. discharge, dispersal, seepage, migration, release, or escape of pollutants, or any threatened discharge, seepage, migration, release, or escape of pollutants; or 2. request, demand, order, or statutory or regulatory requirement that you or others detect, report, test for, monitor, clean up, remove, remediate, contain, treat, detoxify, or neutralise, or in any way respond to, or assess the effects of pollutants; including any claim, suit, notice, or proceeding by or on behalf of any governmental authority or quasi-governmental authority, a potentially responsible party or any other person or entity for any amounts whatsoever because of detecting, reporting, testing for, monitoring, cleaning up, removing, remediating, containing, treating, detoxifying, or neutralising, or in any way responding to, or assessing the effects of pollutants. <p>This exclusion applies regardless of whether any other causes, events, materials, or products contributed concurrently or in any sequence to the claim or event, or the liability or legal obligation alleged or existing.</p>
O. PRIOR KNOWLEDGE	<ol style="list-style-type: none"> 1. any event, act, error, or omission that any senior executive on or before the continuity date knew or could have reasonably foreseen might be the basis of a claim, loss, breach response costs, or breach response services under this Policy; or 2. any claim, event, or circumstance which has been the subject of any notice given to the insurer of any other policy in force prior to the inception date of this Policy.
P. RETROACTIVE DATE	<p>Any event, act, error, or omission that took place prior to the</p>

	<p>retroactive date, or any related or continuing acts, errors, omissions, or events where the first such act, error, omission, or event first took place prior to the retroactive date.</p>
<p>Q. SECURITIES</p>	<p>The ownership, sale or purchase of, or the offer to sell or purchase stock or other securities.</p>
<p>R. TANGIBLE PROPERTY</p>	<p>Any injury or damage to, destruction, impairment, or loss of use of any tangible property, including any computer hardware rendered unusable by a security failure or systems failure, except this exclusion will not apply to coverage afforded under Section II.N, COMPUTER REPLACEMENT AND BRICKING.</p>
<p>S. TECHNOLOGY ERRORS AND OMISSIONS EXCLUSIONS</p>	<p>With respect to the coverage provided by Section II.E., TECHNOLOGY ERRORS AND OMISSIONS, any:</p> <ol style="list-style-type: none"> 1. breach of: <ol style="list-style-type: none"> a. express warranty or representation, except for an agreement to act or perform with a degree of skill and care as is consistent with applicable industry standards; b. other contractual obligation which goes beyond an express or implied duty to exercise a degree of skill and care as is consistent with applicable industry standards; or c. guarantee or any promises of cost savings, profits, or return on investment; 2. delay in delivery or performance, or failure to deliver or perform at or within an agreed upon period of time, however this exclusion will not apply if such delay or failure to deliver or perform is the result of a technology and professional services wrongful act, provided that you have made diligent efforts to deliver the applicable technology products or perform the applicable technology services; 3. inaccurate, inadequate, or incomplete description of the price of goods, products, or services; 4. cost guarantee, cost representation, or contract price estimate of probable costs or cost estimate actually or allegedly being exceeded; 5. commercial decision by you to stop providing any product or services; 6. provision of any sweepstakes, gambling activities, or lotteries, or price discounts, prizes, awards, money, or valuable consideration given in excess of a total contract or expected amount; 7. idea, trade secret, or confidential information that came into possession of any person or entity before such person or entity became an employee, board member, trustee, director, or officer of the named insured or any subsidiary; 8. unauthorised or surreptitious collection of any information by you, or failure to provide adequate notice that such information is being collected, or failure to comply with any legal requirement to provide individuals with the ability to assent or withhold assent for such collection; 9. loss, theft, or transfer of funds, monies, or securities in

	<p>your care, custody, or control, or in the care, custody, or control of any third party for whom you are legally liable;</p> <p>10. unfair competition, false or misleading advertising, or violation of consumer protection laws; or</p> <p>11. costs or expenses incurred by you or others to withdraw, recall, repair, replace, upgrade, supplement, or remove any technology products or any products that contain or incorporate technology products or technology services.</p> <p>12. Any withdrawal, recall, inspection, adjustment, removal, or disposal of any property, tangible or intangible, including computer systems and their component parts, mobile devices, and mechanical equipment.</p>
<p>T. THIRD PARTY MECHANICAL FAILURE</p>	<p>Electrical, mechanical failure, or interruption (including blackouts, brownouts, power surge, or outage) of a utility or other third party, including telecommunications and other communications, GPS infrastructure, any core element of the internet or internet service, website hosts, server services, satellite, cable, electricity, gas, water, or other utility or power service providers. However, this exclusion will not apply to coverage under Section II.K, DIRECT AND CONTINGENT BUSINESS INTERRUPTION, AND EXTRA EXPENSES FROM SECURITY FAILURE AND SYSTEMS FAILURE, where such loss arises directly from a service provider directly experiencing their own security failure.</p>
<p>U. UNFAIR TRADE PRACTICE</p>	<p>Any false, unlawful, deceptive, anti-competitive or unfair trade practices; however, this exclusion does not apply to a claim under Section II.B, REGULATORY DEFENCE AND PENALTIES arising from a security failure or data breach.</p>
<p>V. VIOLATION OF ACTS/LAWS</p>	<p>Any violation of:</p> <ol style="list-style-type: none"> 1. the Employee Retirement Income Security Act of 1974 (ERISA); 2. the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Act of 1940, or any other federal, provincial, territorial, or state securities laws; 3. the Organised Crime Control Act of 1970 (RICO); 4. the Controlling the Assault of Non-Solicited Pornography and Marketing Act of 2003 (CAN-SPAM); 5. Telephone Consumer Protection Act (TCPA); 6. the Sherman Anti-Trust Act, the Clayton Act, or any price fixing, restraint of trade, or monopolisation statutes; 7. any similar local, state, federal, common, or foreign laws or legislation to the laws described in 1. through 6. above; <p>however, this exclusion will not apply to a claim against you alleging a data breach or privacy liability in violation of Securities and Exchange Commission (SEC) regulation S-P (17 C.F.R. § 248).</p>
<p>W. WAR AND TERRORISM</p>	<p>War, invasion, acts of foreign enemies, terrorism, hostilities, warlike operations (whether war be declared or not), civil war,</p>

	rebellion, revolutions, insurrection, military or usurped power; however, this exclusion will not apply to cyber terrorism .
X. WRONGFUL COLLECTION	<p>Any collection, processing, storage, sharing or sale of personally identifiable information that is performed without the knowledge and consent of the individuals whose personally identifiable information is collected, stored, processed, shared or sold.</p> <p>However, this exclusion shall not apply to claims under SECTION II, B. REGULATORY DEFENCE AND PENALTIES for claims arising from a privacy liability or when the personally identifiable information is not collected by, or at the direction of, the insured.</p>
SECTION IV	
YOUR OBLIGATIONS AS AN INSURED	
WHEN THERE IS A CLAIM OR EVENT	<p>You must as a condition precedent to coverage under this Policy provide us written notice of any claim or incident through the persons named in Item 9. of the Declarations as soon as practicable once such claim or incident is known to a senior executive. In no event will such notice to us be later than (i) the end of the policy period; or (ii) 90 days after the end of the policy period for claims made against you or incidents first discovered by you, in the last 60 days of the policy period. In the event of an adverse publication, such notice will include complete details of the adverse publication and date you first became aware of such adverse publication.</p>
WHEN THERE IS A CIRCUMSTANCE	<p>With respect to Third Party Liability Coverages, if during the policy period, you become aware of any act, or other circumstances that could reasonably be expected to give rise to a future claim covered under this Policy and you give written notice to us through the persons named in Item 9. of the Declarations during the policy period of:</p> <ol style="list-style-type: none"> 1. a detailed description of the act, or other circumstances that could reasonably be expected to give rise to the future claim, including dates, persons, and entities involved; 2. the identity of the potential claimants; 3. the details of how you first became aware of the act, or other circumstances; and 4. the nature of the potential damages; <p>then any claim arising out of the act, or other circumstance reported under this Section will be deemed to have been made and reported at the time written notice complying with the above requirements was first provided to us during the policy period.</p>

<p>DUTY TO COOPERATE</p>	<p>We will have the right to make any investigation we deem necessary, and you will cooperate with us in all investigations, respond to reasonable requests for information, and execute all papers and render all assistance as requested by us. You will do nothing that increases our exposure under this Policy. You will also cooperate with us and counsel in the defence of all claims and response to all events, and provide all information necessary for appropriate and effective representation.</p> <p>With respect to Section II.J, RANSOMWARE AND CYBER EXTORTION, you must make every reasonable effort not to divulge the existence of this coverage, without first seeking our prior consent.</p>
<p>OBLIGATION TO NOT INCUR ANY EXPENSE OR ADMIT LIABILITY</p>	<p>You will not, except at your own cost, admit liability, make any payment, assume any obligation, incur any expense, enter into any settlement, stipulate to any judgement or award, or dispose of any claim without our prior written consent, except as specifically provided in Section V, CLAIMS PROCESS. Compliance with a breach notice law will not be considered as an admission of liability for purposes of this paragraph.</p> <p>Expenses incurred by you in assisting and cooperating with us do not constitute claim expenses, loss, breach response costs, or breach response services under this Policy.</p>
<p>OBLIGATION TO PRESERVE OUR RIGHT OF SUBROGATION</p>	<p>In the event of any payment by us under this Policy, we will be subrogated to all of your rights of recovery. You will do everything necessary to secure and preserve such subrogation rights, including the execution of any documents necessary to enable us to bring suit in your name. You will not do anything after an event or other circumstance giving rise to a claim, loss, breach response costs, breach response services, regulatory penalties, or PCI fines and assessments to prejudice such subrogation rights without first obtaining our consent.</p> <p>This obligation does not apply to the extent that the right to subrogate is waived by you under a written contract with that person or organisation, prior to the event or other circumstance giving rise to the claim or loss</p>
<p>AUTHORISATION OF NAMED INSURED TO ACT ON BEHALF OF ALL INSUREDS</p>	<p>It is agreed that the named insured will act on behalf of all insureds with respect to the giving of notice of a claim, giving and receiving of notice of cancellation and non-renewal, payment of premiums and receipt of any return premiums that may become due under this Policy, receipt and acceptance of any endorsements issued to form a part of this Policy, exercising or declining of the right to tender the defence of a claim to us, and exercising or declining to exercise of any right to an Optional Extended Reporting Period. Where there is more than one named insured listed in Item 1 of the Policy Declarations or by endorsement to this Policy, then for the purpose of this clause only, the named insured is deemed to be the first entity listed under Item 1 of the Policy Declarations.</p>
<p>INSURANCE ACT 2015 – DUTY OF</p>	<p>You have a duty to make a fair presentation of the risk which</p>

FAIR PRESENTATION	<p>is covered by this Policy in accordance with the Insurance Act 2015. Therefore you should ensure that any information you have provided to us and the content of any application is accurate and complete.</p> <p>This duty applies prior to the start of the Policy and if any variation is required during the policy period and prior to each renewal of the Policy. If you do not comply with this condition then in accordance with the Insurance Act 2015 your insurance may not cover you fully or at all.</p> <p>Specifically:</p> <ol style="list-style-type: none"> 1. if the failure to make a fair presentation of the risk is deliberate or reckless we can elect to make the Policy void and keep the premium. This means treating the Policy as if it had not existed and that we will not return your premium; or 2. if the failure to make a fair presentation of the risk is not deliberate or reckless and we would not have provided cover had you made a fair presentation then we can elect to make the Policy void and return your premium; or 3. if the failure to make a fair presentation of the risk is not deliberate or reckless and we would have issued cover on different terms had you made a fair presentation of the risk then we can: <ol style="list-style-type: none"> a. reduce proportionately any amount paid or payable in respect of a claim under the Policy using the following formula. We will divide the premium actually charged by the premium we would have charged had you made a fair presentation and calculate this as a percentage. The same percentage figure will be applied to the full amount of the claim to arrive at the proportion of the claim to be paid or payable; and/or b. treat the Policy as if it had included the different terms (other than payment of the premium) that we would have imposed had you made a fair presentation. 4. Where we elect to make the Policy void this will be from the start of the Policy or the date of variation or from the date of renewal.
SECTION V	
CLAIMS PROCESS	
DEFENCE	<p>We will have the right and duty to defend, subject to the Limits of Liability and applicable Retention(s), exclusions, conditions, and other terms of this Policy:</p> <ol style="list-style-type: none"> 1. any claim against you seeking damages that are

	<p>payable under the terms of this Policy; or</p> <p>2. under Section II.B, REGULATORY DEFENCE AND PENALTIES, any claim in the form of a regulatory proceeding.</p> <p>You have the right to select defence counsel from our panel providers. If you would like to retain defence counsel not on our list of panel providers, such counsel must be mutually agreed upon between you and us, which agreement will not be unreasonably withheld, and subject to a fee rate structure substantially similar to that of our panel providers.</p> <p>We will pay claim expenses incurred with our prior written consent with respect to any claim seeking damages, funds transfer liability loss, or regulatory penalties payable under this Policy. We will have no obligation to pay claim expenses until you have satisfied the applicable Retention.</p> <p>The Limits of Liability of this Policy will be reduced and may be completely exhausted by payment of claim expenses. Our duty to defend ends once the applicable Limit of Liability is exhausted, or after deposit of the amount remaining on the applicable Limit of Liability in a court of competent jurisdiction. Upon such payment, we will have the right to withdraw from the defence of the claim.</p>
RIGHT TO ASSOCIATE	<p>We have the right, but not the duty, to associate in the investigation and response to any event or claim, including participation in the formation of strategy and review of forensic investigations and reports.</p>
PRE-CLAIM ASSISTANCE	<p>If we are provided with notice of an act or other circumstance that is not yet a claim under Section IV, YOUR OBLIGATIONS AS AN INSURED, and you request assistance to mitigate against any potential future claim or incident covered under Section II WHAT WE WILL COVER - OUR INSURING AGREEMENTS, we may, in our discretion, agree to pay for up to the amount shown in Item 6. of the Declarations for legal, forensic, and IT services provided by a third party. Any such fees must be incurred with our prior consent by legal counsel or a consultant we have mutually agreed upon. If there is a subsequent covered claim made, or covered incident, then such legal counsel's and consultant's fees will be considered claim expenses, loss, breach response costs, or breach response services and will be subject to the applicable Limits of Liability and the Aggregate Policy Limit of Liability.</p>
SETTLEMENT	<p>If you refuse to consent to any settlement or compromise of a claim recommended by us and acceptable to the claimant, our liability for such claim will not exceed:</p> <ol style="list-style-type: none"> 1. the amount for which such claim could have been settled, less the retention, plus claim expenses

	<p>incurred up to the time of such refusal; and</p> <ol style="list-style-type: none"> 2. seventy percent (70%) of claim expenses incurred after such settlement was refused by you, plus seventy percent (70%) of damages and regulatory penalties in excess of the amount such claim could have been settled under such settlement. <p>In this event, we will have the right to withdraw from the further defence of such claim by tendering control of the defence thereof to you. The operation of this paragraph will be subject to the Limits of Liability and Retention provisions of this Policy.</p>
SETTLEMENT WITHIN RETENTION	<p>We agree that you may settle any claim where the total claim expenses, loss, damages, breach response costs, breach response services, regulatory penalties, and PCI fines and assessments do not exceed the applicable Retention, provided the entire claim is resolved and you obtain a full release from all claimants.</p>
PROOF OF LOSS	<p>With respect to business interruption loss, contingent business interruption loss, extra expenses, and reputational harm loss, you must complete and sign a written, detailed, and affirmed proof of loss within 90 days after your discovery of the security failure, systems failure, or adverse publication (unless such period has been extended by the underwriters in writing) which will include, at a minimum, the following information:</p> <ol style="list-style-type: none"> 1. full description of the circumstances, including the time, place, and cause of the loss; and 2. a detailed calculation of any business interruption loss, contingent business interruption loss, extra expenses, and reputational harm loss; and all underlying documents and materials that reasonably relate to or form part of the basis of the proof of such business interruption loss, contingent business interruption loss, extra expenses, and reputational harm loss. <p>Any costs you incur in connection with establishing or proving business interruption loss, contingent business interruption loss, extra expenses, or reputational harm loss, including preparing a proof of loss, in excess of the Limits of Liability under Section II.L, Proof Of Loss Preparation Expenses, if purchased, will be your obligation and are not covered under this Policy.</p> <p>Solely with respect to verification of business interruption loss, contingent business interruption loss, and reputational harm loss, you agree to allow us to examine and audit your books and records that relate to this Policy at any time during the policy period and up to 12 months following our receipt of any proof of loss in accordance with this section.</p>

SECTION VI
LIMITS OF LIABILITY AND RETENTION
LIMITS OF LIABILITY
Aggregate Policy Limit of Liability and Limits of Liability for All Insuring Agreements Other Than **Breach Response Services**

The Aggregate Policy Limit of Liability set forth in Item 4. of the Declarations is the maximum amount **we** will be liable to pay for all **claim expenses, damages, funds transfer liability loss, loss, breach response costs, PCI fines and assessments, regulatory penalties**, and other amounts under this Policy, regardless of the number of **claims, events, or insureds**. The reference to Aggregate Policy Limit of Liability herein also refers to each participating Insurer's individual Quota Share Limit of Liability as stated in Item 8. of the Declarations.

The Per Event Limit of Liability set forth in Item 4. of the Declarations is the maximum amount **we** will be liable to pay for all **claim expenses, damages, funds transfer liability loss, loss, breach response costs, PCI fines and assessments, regulatory penalties**, and other amounts arising from a single **event** under all Insuring Agreements, regardless of the number of Insuring Agreements triggered, **claims, or insureds**. Such Limits of Liability are part of, and not in addition to, the Aggregate Policy Limit of Liability.

The Limit stated in Item 5. of the Declarations with respect to an Insuring Agreement is the maximum amount **we** will be liable to pay for all **claim expenses, damages, funds transfer liability loss, loss, breach response costs, PCI fines and assessments, regulatory penalties**, and other amounts arising from a single **event** and in aggregate for all **events** under that Insuring Agreement. Such Limits of Liability are part of, and not in addition to, the Aggregate Policy Limit of Liability.

Breach response services will be provided for a maximum of 72 hours following **your** notification to the **breach response services advisor**. **Breach response services** will be provided in addition to and will not erode the Aggregate Policy Limit of Liability.

Our Limits of Liability for an Optional Extended Reporting Period, if applicable, will be part of, and not in addition to the Aggregate Policy Limit of Liability set forth in Item 4. of the Declarations.

RETENTION

We will only be liable for those amounts payable under this Policy which are in excess of the applicable Retention(s). Such Retention(s) cannot be insured.

In the event that **damages, funds transfer liability loss, PCI**

	<p>finances and assessments, regulatory penalties, claim expenses, breach response costs, breach response services, loss, or other amounts arising out of a claim or event are subject to more than one Retention, the Retention for each applicable insuring agreement will apply separately, provided that the sum of such Retention amounts will not exceed the largest applicable Retention amount.</p> <p>In the event that you elect to use Coalition Incident Response to provide computer forensic professional services, and Coalition Incident Response is available to provide such services, then any fees, costs and expenses of Coalition Incident Response for computer forensic professional services that result in covered breach response costs, claim expenses, cyber extortion expenses, or restoration costs, under the terms and conditions of this Policy will not be subject to any Retention.</p> <p>The Aggregate Retention set forth in Item 4. of the Declarations is the maximum amount you will be liable to pay towards satisfying Retentions for covered claims or events. Once the Aggregate Retention is paid, we will be liable for amounts payable under this Policy. Such amounts are part of and not in addition to the Limits of Liability of this Policy.</p>
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SECTION VII

CANCELLATION AND OPTIONAL EXTENDED REPORTING PERIOD

<p>CANCELLATION</p>	<p>We may cancel this Policy at any time for non-payment of premium, or if we consider that you have made a fraudulent claim in accordance with Section VII FRAUDULENT CLAIMS, by mailing written notice to the named insured at the address shown in Item 1. of the Declarations or by emailing written notice to an email address provided by you.</p> <p>For non-payment of premium:</p> <ol style="list-style-type: none"> 1. The written notice shall state when the cancellation will be effective. Such cancellation will not be less than ten (10) days after such notice is mailed. 2. The mailing of such notice as aforesaid will be sufficient proof of notice and this Policy will terminate at the date and hour specified in such notice. 3. The earned premium will be computed pro rata but the premium will be deemed fully earned if any claim, event, or any circumstance that could reasonably be expected to give rise to a claim or event, is reported to us on or before the date of cancellation. <p>For fraudulent claims, in accordance with Section VII FRAUDULENT CLAIMS:</p> <ol style="list-style-type: none"> 1. Such cancellation will be effective from the fraudulent act and shall have the further consequences set out in Section VII FRAUDULENT CLAIMS.
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	<p>2. We need not return any of the premiums paid under this Policy.</p> <p>The named insured may cancel this Policy by surrender of this Policy to us or by mailing written notice to us stating when thereafter such cancellation will be effective. Furthermore:</p> <ol style="list-style-type: none"> 1. Where permitted by applicable law, the named insured may provide such written notice of cancellation by electronic transmission. 2. The earned premium will be computed pro rata but the premium will be deemed fully earned if any claim, event, or any circumstance that could reasonably be expected to give rise to a claim or event, is reported to us on or before the date of cancellation.
<p>FRAUDULENT CLAIMS</p>	<p>If you make a fraudulent claim under this Policy then, in accordance with the Insurance Act 2015:</p> <ol style="list-style-type: none"> 1. we will not be liable to pay the claim, 2. we may recover from you any sums paid to you in respect of the claim, and 3. in addition, we may by notice to you treat this Policy as having been terminated with effect from the fraudulent act. <p>If we do treat the Policy as having been terminated:</p> <ol style="list-style-type: none"> 1. we may refuse all liability to you under this Policy in respect of a relevant event occurring after the time of the fraudulent act, and 2. we need not return any of the premiums paid under this Policy.
<p>OPTIONAL EXTENDED REPORTING PERIOD</p>	<p>In the event of cancellation or non-renewal of this Policy, by either the named insured or us, for reasons other than fraud or breach of the duty of fair presentation or non-payment of premium or amounts within the applicable Retention, the named insured will have the right, upon payment in full of additional premium, to purchase an Optional Extended Reporting Period under this Policy, subject to all terms, conditions, limitations of, and any endorsements to this Policy, for a period of either:</p> <ol style="list-style-type: none"> a. one year for an additional premium of 100% of the total annual premium; b. two years for an additional premium of 150% of the total annual premium; c. three years for an additional premium of 200% of the total annual premium; d. four years for an additional premium of 225% of the total annual premium; or e. five years for an additional premium of 250% of the total annual premium <p>following the effective date of such cancellation or non-renewal.</p>

	<p>Such Optional Extended Reporting Period applies only to a claim first made against you during the Optional Extended Reporting Period and reported to us during the Optional Extended Reporting Period, and arising out of any actual or alleged act, error, or omission committed on or after the retroactive date and before the end of the policy period (or, if applicable, before the effective date of the Change in Control in Section VIII), subject to the Retention, Limits of Liability, exclusions, conditions, and other terms of this Policy.</p> <p>The Optional Extended Reporting Period will terminate on the effective date and hour of any other insurance issued to the named insured or the named insured's successor that replaces in whole or in part the coverage afforded by the Optional Extended Reporting Period.</p> <p>The named insured's right to purchase the Optional Extended Reporting Period must be exercised in writing no later than ninety (90) days following the cancellation or non-renewal date of this Policy, and must include payment of premium for the applicable Optional Extended Reporting Period as well as payment of all premiums due to us. If such written notice is not given to us, the named insured will not, at a later date, be able to exercise such right.</p> <p>At the commencement of any Optional Extended Reporting Period, the entire premium thereafter will be deemed earned and in the event the named insured terminates the Optional Extended Reporting Period before its expiring date, we will not be liable to return any portion of the premium for the Optional Extended Reporting Period.</p> <p>The fact that the time to report claims under this Policy may be extended by virtue of an Optional Extended Reporting Period will not in any way increase the Limits of Liability, and any amounts incurred during the Optional Extended Reporting Period will be part of, and not in addition to the Limits of Liability as stated in the Declarations. The Optional Extended Reporting Period will be renewable at our sole option.</p>
<p>SECTION VIII</p>	
<p>OTHER PROVISIONS</p>	
<p>CHANGE IN CONTROL</p>	<p>If during the policy period:</p> <ol style="list-style-type: none"> 1. the named insured: (i) merges or consolidates with or into another entity, such that the named insured is not the surviving entity; or (ii) is acquired by another entity; or (iii) sells more than 50% of its assets to another entity, such that named insured is not the surviving entity; or 2. another entity or person, or group of affiliated entities or persons acting in concert, acquires securities or voting rights which result in ownership or voting control by the other organisation(s) or person(s) of more than 50% of the outstanding voting stock or voting rights representing the

	<p>present right to vote for the election of directors, trustees, managers (if a limited liability company), or the equivalent executive management functions of the named insured;</p> <p>(items 1 and 2 above both referred to as a “Change in Control”), then this Policy will continue to remain in effect until the end of the policy period, but only with respect to any event, act, error, or omission that first occurred prior to the Change in Control. There will be no coverage provided by this Policy for any event, act, error, or omission occurring after the Change in Control. The named insured must give written notice of a Change in Control to us as soon as practicable, but no later than thirty (30) days after the Change in Control. The full premium for this Policy will be deemed to be fully earned immediately upon the date of the Change in Control.</p> <p>The above provision may be waived in writing by us.</p>
CHOICE OF LAW AND JURISDICTION	<p>This Policy shall be governed by and construed in accordance with the laws of England and Wales. Each party irrevocably agrees that the courts of England and Wales shall have exclusive jurisdiction over any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with this agreement or its subject matter or formation.</p>
NO ASSIGNMENT	<p>No change in, modification of, or assignment of interest under this Policy will be effective except when made by written endorsement signed by us.</p>
NON-PERMISSIBLE INSURANCE	<p>Where we may not permissibly insure, either on an admitted or non-admitted basis, any entity that falls within the definition of an insured under this Policy, by virtue of the entity's domicile (or deemed location of risk for regulatory purposes), we will indemnify the named insured in respect of any loss to its insurable financial interest in such uninsured entity by way of agreed valuation calculated as the amount that we would have been liable to pay such uninsured entity for the applicable loss under the terms and conditions of this Policy had it been permissible to insure such uninsured entity.</p>
OTHER INSURANCE	<p>With the exception of Section II, G. BREACH RESPONSE SERVICES and H. BREACH RESPONSE COSTS that shall operate as primary insurance, this Policy will apply excess of any other valid and collectible insurance available to you, including the self-insured retention or deductible portion of that insurance, unless such other valid and collectible insurance is written only as specific excess insurance to this Policy, without contribution by this Policy.</p>
SANCTIONS	<p>We shall not be deemed to provide cover and we shall not be liable to pay any claim, claim expenses, damages, funds transfer liability loss, loss, breach response costs, breach response services, regulatory penalties, PCI fines and assessments or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim, claim expenses, damages, funds transfer liability loss, loss, breach response costs, breach response services,</p>

	<p>regulatory penalties, PCI fines and assessments or provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.</p>
TERRITORY – THE UNIVERSE	<p>This Policy will apply to events occurring, claims made, and damages, losses, breach response costs, breach response services, regulatory penalties, and PCI fines and assessments incurred, anywhere in the universe.</p>
TITLES	<p>The titles and headings to the various sections, subsections, and endorsements of this Policy are included solely for ease of reference and do not limit coverage, expand coverage, or otherwise affect the provisions of such sections, subsections or endorsements.</p>
<p>SECTION IX</p>	
DEFINITIONS	<p>Words and phrases that appear in lowercase bold in this Policy have the meanings set forth below:</p>
Adverse publication	<p>means any report or communication to the public through any media channel including television, print media, radio, the internet, or electronic mail, of information that was previously unavailable to the public, specifically concerning a security failure, data breach, cyber extortion, or privacy liability that affects your customers or clients. All adverse publications relating to the same security failure, data breach, cyber extortion, or privacy liability will be deemed to have occurred on the date of the first adverse publication for the purposes of determining the applicable reputation waiting period and reputation indemnity period, and will be deemed to constitute a single reputational harm loss.</p>
Application	<p>means all applications, including any attachments thereto and supplemental information, submitted by or on behalf of the named insured to us in connection with the request for or underwriting of this Policy, or any prior policy issued by us of which this Policy is a renewal.</p>
Breach notice law	<p>means any statute or regulation, including from the UK, Canada, the United States, the European Union, or other country that requires: (i) notice to persons whose personally identifiable information was, or reasonably considered likely to have been, accessed or acquired by an unauthorised person; or (ii) notice to regulatory agencies of such incident.</p>
Breach response costs	<p>means the following reasonable and necessary costs you incur with our prior written consent in response to an actual or suspected security failure or data breach:</p> <ol style="list-style-type: none"> 1. computer forensic professional fees and expenses to

	<p>determine the cause and extent of a security failure or data breach;</p> <ol style="list-style-type: none"> 2. computer forensic professional fees for reasonable efforts to close off the point(s) of unauthorised entry and to terminate a security failure event. 3. costs to notify individuals affected or reasonably believed to be affected by such data breach, including printing costs, publishing costs, postage expenses, call centre costs, and costs of notification via phone or e-mail; 4. costs to provide government mandated public notices related to such security failure or data breach; 5. legal fees and expenses to advise you in connection with your investigation of a security failure or data breach and to determine whether you are legally obligated under a breach notice law to notify applicable regulatory agencies or individuals affected or reasonably believed to be affected by such security failure or data breach; 6. legal fees and expenses to advise you in complying with Payment Card Industry ("PCI") operating regulation requirements for responding to a data breach compromising payment card data, and the related requirements under a merchant service agreement, including a PCI forensic investigator when required under such merchant service agreement (this clause does not include any fees or expenses incurred in any legal proceeding, arbitration, or mediation, for any advice in complying with any PCI rules or regulations other than for assessment of PCI fines and assessments for a covered data breach, or to remediate the breached computer systems); 7. costs to provide up to two years (or longer if required by law) of a credit or identity monitoring program, including credit freezing and thawing, to individuals affected by such data breach; and 8. identity theft restoration services to those natural persons identified by a licensed identity theft investigator as victims of identity theft affected by such data breach. <p>Breach response costs must be incurred within one year of your discovery of an actual or suspected security failure or data breach. You have our prior consent to incur breach response costs in the form of computer forensic fees under paragraph 1. and legal fees under paragraphs 5. and 6. with any vendor on our list of panel providers.</p>
Breach response services	<p>means the following services to assist with your initial response to an actual or suspected security failure, data breach, cyber extortion, funds transfer fraud, or impersonation fraud:</p> <ol style="list-style-type: none"> 1. access to the 24/7 breach response hotline detailed in Item 9. of the Declarations;

	<ol style="list-style-type: none"> 2. two hour consultation and advice by legal counsel from our panel providers; 3. consultation and advice by the breach response services advisor; 4. preliminary forensics and threat intelligence gathered by and known to the breach response services advisor; and 5. Initial remote support and assistance provided by the breach response services advisor. <p>Breach response services apply only to the initial assistance provided by the breach response services advisor and the two-hour consultation with legal counsel from our panel providers, and solely with respect to your initial response to an actual or suspected security failure, data breach, cyber extortion, funds transfer fraud, or impersonation fraud based upon the information provided by you to us and/or the breach response services advisor at the time you first notify us of the applicable security failure, data breach, cyber extortion, funds transfer fraud, or impersonation fraud. Breach response services are available only during the 72 hour time period following notification of the actual or suspected security failure, data breach, cyber extortion, funds transfer fraud, or impersonation fraud to the breach services advisor, and do not include the costs and expenses of any services which are covered under any other First Party Coverage of this Policy.</p>
Breach response services advisor	means the entity(ies) or person(s) named in Item 14. of the Declarations.
Business interruption loss	<p>means:</p> <ol style="list-style-type: none"> 1. the net profit that would have been earned before taxes on income, or net loss that would not have been incurred, directly due to the partial or complete interruption of computer systems; and 2. continuing normal operating expenses (including payroll), but only to the extent that such operating expenses must necessarily continue during the indemnity period. <p>Provided, however, that business interruption loss will not include net profit that would likely have been earned as a result of an increase in volume due to favourable business conditions caused by the impact of network security failures impacting other businesses, loss of market, or any other consequential loss.</p>
Business services	<p>means software as a service (SaaS), platform as a service (PaaS), infrastructure as a service (IaaS), network as a service (NaaS), voice over internet protocol, and telephony services that:</p> <ol style="list-style-type: none"> 1. you use regularly in the normal course of your business; 2. you are charged a fee for on a regular periodic basis,

	<p>no less frequently than on a semi-annual basis; and</p> <p>3. are provided to you pursuant to a written contract.</p>
<p>Claim</p>	<p>means:</p> <ol style="list-style-type: none"> 1. a written demand for money or services including the service of a suit or institution of arbitration proceedings; 2. with respect to coverage provided under Section II.B, REGULATORY DEFENCE AND PENALTIES, a regulatory proceeding; 3. with respect to coverage under Section II.C, PCI FINES AND ASSESSMENTS, a written demand for PCI fines and assessments; and 4. a written request to toll or waive a statute of limitations applicable to a potential claim described in paragraph 1. above. <p>All claims that have a common nexus of fact, circumstance, situation, event, transaction, or cause, or a series of related facts, circumstances, situations, events, transactions, or causes will be considered a single claim made against you on the date the first such claim was made.</p>
<p>Claim expenses</p>	<p>means:</p> <ol style="list-style-type: none"> 1. reasonable and necessary fees charged by legal counsel to which we have agreed to defend a claim; and 2. all other fees, costs, and charges for the investigation, defence, and appeal of a claim, if incurred by us or by you with our prior written consent; and 3. premiums on appeal bonds, provided that we will not be obligated to apply for or furnish such appeal bonds. <p>Claim expenses do not include salary, charges, wages, or expenses of any senior executive or employee, or costs to comply with any court or regulatory orders, settlements, or judgments.</p>
<p>Computer replacement costs</p>	<p>means the reasonable and necessary costs you incur, with our prior written consent, to restore or replace computer hardware or tangible equipment owned or leased by you impacted by a loss of firmware integrity resulting from a security failure.</p>
<p>Computer systems</p>	<p>means:</p> <ol style="list-style-type: none"> 1. computers and related peripheral components, including Internet of Things (IoT) devices; 2. systems and applications software; 3. terminal devices; 4. related communications networks; 5. mobile devices (handheld and other wireless computing devices); and 6. storage and back-up devices <p>by which electronic data is collected, transmitted, processed, stored, backed up, retrieved, and operated by you on your</p>

	<p>own behalf.</p> <p>Computer systems include hosted computer systems.</p>
Consumer redress awards	<p>means any monetary amounts you are legally obligated or have agreed to deposit into a consumer redress fund as equitable relief for the payment of consumer claims due to an adverse judgement or settlement of a regulatory proceeding. Consumer redress awards do not include any sums paid which constitute taxes, fines, penalties, injunctions, or sanctions.</p>
Contingent business interruption loss	<p>means:</p> <ol style="list-style-type: none"> 1. the net profit that would have been earned before taxes on income, or net loss that would not have been incurred, directly due to the partial or complete interruption of hosted computer systems; and 2. continuing normal operating expenses (including payroll), but only to the extent that such operating expenses must reasonably continue during the indemnity period. <p>Provided, however, that contingent business interruption loss will not include net profit that would likely have been earned as a result of an increase in volume due to favourable business conditions caused by the impact of network security failures impacting other businesses, loss of market, or any other consequential loss.</p>
Continuity date	<p>means the date specified in Item 11. of the Declarations. Provided, if a subsidiary is acquired during the policy period, the continuity date for such subsidiary will be the date the named insured acquired such subsidiary.</p>
Court attendance costs	<p>means the reasonable costs and expenses of attending at our request a trial, hearing, deposition, mediation, arbitration, or other proceeding relating to the defence of any claim.</p>
Criminal reward costs	<p>means any amount offered and paid by us for information that leads to the arrest and conviction of any individual(s) committing or trying to commit any illegal act related to any coverage under this Policy. This Policy will not cover amounts offered and paid-for-information provided by you, your legal counsel and/or auditors, whether internal or external, individuals hired or retained in response to the aforementioned illegal acts, or other individuals with responsibilities for supervision or management of the aforementioned individuals and entities.</p>
Crisis management costs	<p>means the following reasonable fees or expenses agreed to in advance by us, in our discretion, to mitigate covered damages, loss, claim expenses, breach response costs, or breach response services due to a public relations event:</p>

	<ol style="list-style-type: none"> 1. a public relations or crisis management consultant; 2. media purchasing, or for printing or mailing materials intended to inform the general public about the public relations event; 3. providing notifications to individuals where such notifications are not required by breach notice law, including notices to your non-affected customers, employees, or clients; and 4. other costs approved in advance by us.
<p>Cyber extortion</p>	<p>means any:</p> <ol style="list-style-type: none"> 1. threat made by an individual or organisation against you expressing the intent to: <ol style="list-style-type: none"> a. transfer, pay, or deliver any funds or property belonging to you, or held by you on behalf of others, using computer systems without your permission, authorisation, or consent; b. access, acquire, sell, or disclose non-public information in your care, custody, or control, provided such information is stored in an electronic medium in computer systems and is retrievable in a perceivable form; c. alter, damage, or destroy any computer program, software, or other electronic data that is stored within computer systems; d. maliciously or fraudulently introduce malicious code or ransomware into computer systems; or e. initiate a denial of service attack on computer systems; or 2. introduction of malicious code or ransomware into computer systems by an individual or organisation; or, 3. denial of service attack on computer systems; <p>where such threat is made or act is committed for the purpose of demanding payment of money, securities, Bitcoin or other virtual currencies, property, or goods from you.</p>
<p>Cyber extortion expenses</p>	<p>means the following reasonable and necessary costs incurred with our prior written consent:</p> <ol style="list-style-type: none"> 1. money, securities, Bitcoin, or other virtual currencies paid at the direction and demand of any individual or organisation committing cyber extortion and costs incurred solely in, and directly from, the process of making or attempting to make such a payment; 2. value of property or goods demanded by any individual or organisation committing cyber extortion and costs incurred solely in, and directly from, the process of delivering or attempting to deliver to such property or goods; and 3. reasonable and necessary costs, fees, and expenses to

	<p>respond to a cyber extortion.</p> <p>The value of cyber extortion expenses will be determined as of the date such cyber extortion expenses are paid.</p>
Cyber terrorism	<p>means the premeditated use, or threatened use, of disruptive activities against computer systems by any person, group, government, or organisation, committed with the intention to harm or intimidate you to further social, ideological, religious, or political objectives. However, cyber terrorism does not include any activity which is part of or in support of any military action, war, or war-like operation.</p>
Damages	<p>means a monetary judgement or award that you are legally obligated to pay, including pre-judgment and post-judgment interest, or settlement agreed to by you and us. Damages does not mean the following:</p> <ol style="list-style-type: none"> 1. future profits, restitution, disgorgement of profits, or unjust enrichment, or the costs of complying with orders granting injunctive or equitable relief; 2. return or offset of fees, charges, or commissions charged by or owed to you for goods or services already provided or contracted to be provided; 3. funds transfer liability loss; 4. costs incurred by you to correct, re-perform, or complete any service, including any technology services or professional services; 5. liquidated damages, contractual service credits or penalties, but only to the extent such liquidated damages, contractual service credits or penalties exceed the amount for which the insured would have been liable in the absence of any agreement to pay such liquidated damages, contractual service credits or penalties; 6. civil or criminal fines or penalties, civil or criminal sanctions, payroll or other taxes, or loss of tax benefits, or amounts or relief uninsurable under applicable law; 7. any damages which are a multiple of compensatory damages, or punitive or exemplary damages, unless insurable by law in any applicable jurisdiction that most favours coverage for such punitive or exemplary damages; 8. discounts, coupons, prizes, awards, or other incentives offered by you; 9. fines, costs, assessments, or other amounts you are responsible to pay under a merchant service agreement; 10. any amounts for which you are not liable, or for which there is no legal recourse against you; or 11. royalty or licensing fees.
Data breach	<p>means the acquisition, access, theft, or disclosure of personally identifiable information or third party corporate information in a manner that is unauthorised by you including resulting from a security failure.</p>

Denial of service attack	means a deliberate or malicious attack that makes computer systems unavailable to its intended users, temporarily or indefinitely disrupting the services of a host that you use by directing an excessive volume of electronic data to that host.
Digital asset	means any of your electronic data or computer software. Digital assets do not include computer hardware of any kind.
Employee	<p>means any past, present, or future:</p> <ol style="list-style-type: none"> 1. person employed by the named insured or subsidiary as a permanent, part-time, seasonal, leased, or temporary employee, intern, or any volunteer; and 2. senior executive; <p>but only while acting on behalf of the named insured or subsidiary and in the scope of the business operations of the named insured or subsidiary.</p>
Event	<p>means a funds transfer liability, incident, privacy liability, technology and professional services wrongful act, or multimedia wrongful act.</p> <p>All events that have a common nexus of fact, circumstance, situation, transaction, or cause, or a series of related facts, circumstances, situations, transactions, or causes will be considered a single event occurring on the date the first such event occurred.</p>
Extra expenses	<p>means your reasonable and necessary additional costs incurred to avoid or minimise a business interruption loss, including:</p> <ol style="list-style-type: none"> 1. the reasonable and necessary additional costs of sourcing your products or services from alternative sources in order to meet contractual obligations to supply your customers and clients; 2. the reasonable and necessary additional costs of employing contract staff or overtime costs for employees, including your internal IT department, in order to continue your business operations which would otherwise have been handled in whole or in part by computer systems or service provider; and 3. the reasonable and necessary additional costs of employing specialist consultants, including IT forensic consultants, in order to diagnose and fix a security failure or systems failure. <p>Provided, however, that such additional costs do not exceed the amount of loss that otherwise would have been payable as business interruption loss.</p> <p>Extra expenses does not mean and will not include:</p>

	<ol style="list-style-type: none"> 1. costs incurred to update, restore, replace, upgrade, maintain, or improve computer systems: <ol style="list-style-type: none"> a. to a level greater than existed before a security failure, unless the costs to upgrade to a more current or secure version of functionally equivalent components of computer systems is no more than 25% greater than the costs that would have been incurred to repair or replace computer systems that existed before a security failure; or b. to a level greater than existed before a system failure; or 2. costs incurred to acquire or install computer systems which did not form a part of computer systems immediately prior to the security failure or system failure.
Funds transfer fraud	<p>means a fraudulent instruction transmitted by electronic means, including through social engineering, to you or your financial institution including an escrow account provider directing you, or the financial institution including an escrow account provider:</p> <ol style="list-style-type: none"> 1. to debit, or instruct to authorise to debit, an account for which the named insured or subsidiary is an authorised custodian, and to transfer, pay, or deliver money or securities from such account; or 2. to debit, or instruct to authorise to debit, an account held by the named insured or subsidiary, or held by the named insured or subsidiary on behalf of a third party, and to transfer, pay, or deliver money or securities from such account; or 3. to transfer or deliver tangible property owned or held by the named insured or subsidiary; <p>which purports to have been transmitted by you or your vendors, business partners, or existing clients, and impersonates such party including through the use of deepfakes, but was transmitted by someone other than you or your vendors, business partners, or existing clients, and without such party’s knowledge or consent. The “financial institution” does not include any such entity, institution, or organisation that is an insured.</p>
Funds transfer liability	<p>means distribution of fraudulent wire transfer or payment instructions which instruction purports to have been transmitted by you directing your vendors, business partners, or existing clients to transfer funds to a third party, but was transmitted by someone other than you as the result of a security failure.</p>
Funds transfer liability loss	<p>means a monetary judgement or award that you are legally obligated to pay, or a settlement agreed to by you and us,</p>

	<p>because of the transfer of money or securities, or digital currencies by any of your vendors, business partners, or existing clients to a third party as the direct result of a funds transfer liability.</p>
<p>Funds transfer loss</p>	<p>means:</p> <ol style="list-style-type: none"> 1. loss of money, securities, digital currencies, or tangible property directly resulting from funds transfer fraud or personal funds fraud; and 2. reasonable and necessary costs, fees, and expenses to respond to funds transfer fraud or personal funds fraud. <p>Funds transfer loss does not mean and will not include:</p> <ol style="list-style-type: none"> a. the loss of personal money, securities, or property of your employees with the exception of senior executives. b. chargeback loss arising from the acceptance payment cards used fraudulently.
<p>Hosted computer systems</p>	<p>means:</p> <ol style="list-style-type: none"> 1. computers and related peripheral components, including Internet of Things (IoT) devices; 2. systems and applications software; 3. terminal devices; 4. related communications networks; 5. mobile devices (handheld and other wireless computing devices); and 6. storage and back-up devices <p>by which electronic data is collected, transmitted, processed, stored, backed up, retrieved, and operated by a third party vendor, but only for providing hosted computer services, including SaaS, IaaS, NaaS and PaaS, to you pursuant to a written contract.</p>
<p>Impersonation fraud</p>	<p>means fraudulent electronic communications or websites designed to impersonate you or any of your products provided that such fraudulent communications or websites do not arise out of or result from any security failure.</p>
<p>Impersonation repair costs</p>	<p>means:</p> <ol style="list-style-type: none"> 1. the cost of retaining a law firm and public relations firm incurred by you to create and publish a press release or establish a website to advise your customers and prospective customers of an impersonation fraud; and 2. the cost of reimbursing your existing customers for their loss of money or tangible property directly resulting from a impersonation fraud; and 3. the cost of retaining a third party for the removal of websites designed to impersonate you.

Incident	<p>means adverse publication, cyber extortion, data breach, funds transfer fraud, impersonation fraud, invoice manipulation, personal funds fraud, public relations event, security failure, or systems failure.</p> <p>All incidents that have a common nexus of fact, circumstance, situation, event, transaction, or cause, or series of related facts, circumstances, situations, events, transactions, or causes will be considered a single incident occurring on the date the first such incident occurred.</p>
Indemnity period	<p>means the time period that:</p> <ol style="list-style-type: none"> 1. begins on the date and time that the partial or complete interruption of computer systems first occurred; and 2. ends on the earlier of the date and time that the interruption to your business operations resulting from such interruption of computer systems: (i) ends; or (ii) could have ended if you had acted with due diligence and dispatch. <p>However, in no event will the indemnity period exceed 365 days.</p>
Insured, you, or your	<p>means:</p> <ol style="list-style-type: none"> 1. the named insured; 2. a subsidiary; 3. senior executives and employees; 4. an independent contractor, who is a natural person, solely acting in the normal course of the named insured or subsidiary's business operations while under their direct supervision; 5. with respect to Sections II.A, NETWORK AND INFORMATION SECURITY LIABILITY, II.B, REGULATORY DEFENCE AND PENALTIES, and II.E, TECHNOLOGY ERRORS AND OMISSIONS, any person or entity you have agreed in a written contract or agreement to add as an additional insured to a policy providing the type of coverage afforded by this Policy, provided such contract or agreement is in effect or becomes effective during the policy period, and solely for such person's or entity's liability arising out of the named insured's or subsidiary's acts (hereafter an additional insured); 6. the estates, heirs, legal representatives, or assignees of any employee or senior executive in the event of their death, incapacity, insolvency, or bankruptcy but solely for the estates', heirs', legal representatives', or assignee's liability arising out of the acts committed by the employee or senior executive, in their capacity as such; and 7. the spouse, domestic partner, or civil partner of any employee or senior executive solely for such

	<p>spouse's, domestic partner's, or civil partner's liability resulting from a claim against the employee or senior executive, in their capacity as such; or their ownership or interest in property which the claimant seeks as recovery for a claim against the employee or senior executive, in their capacity as such.</p>
Invoice Manipulation	<p>means the release or distribution of any fraudulent invoice or payment instruction to a third party as a direct result of a security failure.</p>
Invoice Manipulation Loss	<p>means your direct net costs, excluding any profit, to provide goods, products, or services to a third party for which you are unable to collect payment after transfer of such goods, products, or services to a third party as the direct result of invoice manipulation.</p>
Loss	<p>means business interruption loss, computer replacement costs, contingent business interruption loss, court attendance costs, criminal reward costs, crisis management costs, cyber extortion expenses, extra expenses, funds transfer loss, impersonation repair costs, invoice manipulation loss, proof of loss preparation expenses, reputational harm loss, service fraud loss, and restoration costs.</p>
Malicious code	<p>means any type of malicious, unauthorised, corrupting or harmful software program, code, or script specifically designed to create system vulnerabilities and destroy, alter, steal, contaminate, or degrade the integrity, quality, or performance of:</p> <ol style="list-style-type: none"> 1. electronic data used or stored in any computer system or network; or 2. a computer network, any computer application software, or computer operating system or related network.
Media content	<p>means content in any form, regardless of its nature or medium, including any data, text, sounds, numbers, images, graphics, videos, streaming content, webcasts, podcasts, or blogs. Media content does not include any biometric personally identifiable information computer software or the actual goods, products, or services described, referenced, illustrated, or displayed in such media content.</p>
Merchant service agreement	<p>means any agreement between you and a financial institution, payment card company, payment card processor, or independent service operator, that enables you to accept credit cards, debit cards, prepaid cards, or other payment cards for payments or donations.</p>
Multimedia wrongful act	<p>means any of the following actually or allegedly committed by you in the normal course of your business in communicating, reproducing, publishing, disseminating, displaying, releasing,</p>

	<p>transmitting, or disclosing media content, including social media authorised by you:</p> <ol style="list-style-type: none"> 1. defamation, libel, slander, trade libel, infliction of emotional distress, outrage, outrageous conduct, or other tort related to disparagement or harm to the reputation or character of any person or organisation; 2. violation of the rights of privacy of an individual, including false light and public disclosure of private facts; 3. invasion or interference with an individual's right of publicity, including commercial appropriation of name, persona, voice, or likeness; 4. plagiarism, piracy, or misappropriation of ideas under implied contract; 5. infringement of copyright, domain name, trademark, trade name, trade dress, logo, title, metatag, slogan, service mark, or service name; or 6. improper deep-linking or framing within electronic content.
Named insured	means the individual, partnership, entity, or corporation designated as such in Item 1. of the Declarations, or by endorsement to this Policy.
Panel Providers	means those firms listed on our web site at: www.coalitioninc.com/en-gb/panel
PCI fines and assessments	means the direct monetary fines and assessments for fraud recovery, operational expenses including card reissuance fees and notification of cardholders, and case management fees owed by you under the terms of a merchant service agreement , but only where such fines or assessments result from a data breach . PCI fines and assessments will not include any charge backs, interchange fees, discount fees, or other services related fees, rates, or charges.
Personal funds fraud	means the loss of personal money, securities, or property from a personal bank account of a senior executive as a direct result of a security failure of the named insured's or a subsidiary's computer systems .
Personally identifiable information	means any information about an individual that is required by any federal, provincial, territorial, state, local, or foreign law or regulation to be protected from unauthorised access, acquisition, or public disclosure.
Policy period	means the period of time between the inception date shown in the Declarations and the effective date of termination, expiration, or cancellation of this Policy and specifically excludes any Optional Extended Reporting Period.
Pollutants	means any solid, liquid, gaseous, or thermal irritant or contaminant exhibiting hazardous characteristics as is or may be identified on any list of toxic or hazardous substances pursuant to, any governmental, federal, provincial, territorial, state, local, or foreign legislation or agency, including gas, acids, alkalis, chemicals, odours, noise, lead, petroleum or petroleum-containing products, heat, smoke, vapour, soot, fumes, radiation, asbestos or asbestos-containing products,

	<p>waste (including material to be recycled, reconditioned, or reclaimed), electric, magnetic, or electromagnetic field of any frequency, as well as any air emission, wastewater, sewage, infectious medical waste, nuclear materials, nuclear waste, mould, mildew, fungus, bacterial matter, mycotoxins, spores, scents or by-products and any non-fungal micro-organism, or non-fungal colony form organism that causes infection or disease.</p>
Privacy liability	<p>means:</p> <ol style="list-style-type: none"> 1. your actual or alleged failure to timely disclose a security failure or data breach resulting in a violation of any breach notice law; 2. your failure to comply with those provisions in your privacy policy that: <ol style="list-style-type: none"> a. mandate procedures to prevent the loss of personally identifiable information; b. prohibit or restrict disclosure, sharing, or selling of an individual's personally identifiable information; or c. require you to give access to personally identifiable information or to amend or change personally identifiable information after a request is made by the concerning individual; <p>provided that no senior executive knew of or had reason to know of any such conduct; and</p> 3. your failure to administer an identity theft prevention program or an information disposal program pursuant to any governmental, federal, provincial, territorial, or state law;
Privacy policy	<p>means any public written statements that set forth your policies, standards, and procedures for the collection, use, disclosure, sharing, dissemination, and correction or supplementation of, and access to, personally identifiable information.</p>
Professional services	<p>means those services specified in Item 7. of the Declarations and performed by the named insured or a subsidiary for others' benefit pursuant to a written contract.</p>
Proof of loss preparation expenses	<p>means the reasonable and necessary costs you incur with our prior written consent for a third party forensic accounting firm to assist you with preparing a proof of loss as required by Section V. CLAIMS PROCESSES, PROOF OF LOSS with respect to business interruption loss, contingent business interruption loss, extra expenses or reputational harm loss covered under this Policy.</p>
Public relations event	<p>means:</p>

	<ol style="list-style-type: none"> 1. the publication or imminent publication in a newspaper (or other general circulation print publication), on radio or television, or electronic news website (but not including social media) of a security failure or data breach that has resulted in a covered claim under this Policy; and 2. a security failure or data breach that results in covered breach response costs under this Policy or which reasonably may result in a covered claim under the Policy.
Ransomware	means any malicious code designated to block your access to computer systems or digital assets , delete or otherwise harm your computer systems or digital assets , or cause a security failure , until a sum of money is paid.
Regulatory penalties	means monetary fines and penalties, including consumer redress awards , imposed in a regulatory proceeding to the extent insurable under applicable law. Regulatory penalties will not mean any: <ol style="list-style-type: none"> 1. costs to comply with injunctive relief; 2. costs to establish or improve privacy or security practices; or 3. audit, reporting, or compliance costs.
Regulatory proceeding	means a request for information, civil investigative demand, or civil proceeding commenced by service of a complaint or similar proceeding brought by or on behalf of the Information Commissioner's Office or any other domestic or foreign governmental entity including any federal, provincial, territorial, state or local entity in such entity's regulatory or official capacity, in connection with such proceeding arising from a security failure or data breach . Regulatory proceeding does not include a request for information, civil investigative demand, or civil proceeding commenced by service of a complaint or similar proceeding brought by any governmental, federal, provincial, territorial, or state Securities Commission and similar governmental federal, provincial, territorial, state, local, or foreign governmental entities.
Reputational harm loss	means the net profit that would have been earned before taxes on income, or net loss that would not have been incurred solely and directly as the result of any adverse publication . Reputational harm loss does not include any: <ol style="list-style-type: none"> 1. costs to rehabilitate your reputation, including legal costs or expenses; 2. breach response costs, crisis management costs, business interruption loss, contingent business

	<p style="text-align: center;">interruption loss, or extra expenses;</p> <p>3. costs not directly caused by an adverse publication.</p> <p>Reputational harm loss will not include net profit that would likely have been earned before taxes on income as a result of an increase in volume due to favourable business conditions caused by the impact of security failures, data breaches, cyber extortion, or privacy liability impacting other businesses, loss of market, or any other consequential loss. Further, due consideration will be given to the following when calculating reputational harm loss:</p> <ol style="list-style-type: none"> 1. the experience of your business before the adverse publication and probable experience thereafter during the reputation indemnity period had there been no adverse publication and to the continuation of normal charges and expenses that would have existed had no adverse publication occurred; and 2. any reputational harm loss made up or recovered during, or within a reasonable time after the end of, the reputation indemnity period.
Reputation indemnity period	means the one hundred and eighty (180) day period that begins at the conclusion of the reputation waiting period .
Reputation waiting period	means the amount of time set forth in Item 5.O. of the Declarations that must elapse after the date upon which the adverse publication was first published. The reputation waiting period cannot be insured.
Restoration costs	means: <ol style="list-style-type: none"> 1. the reasonable and necessary costs you incur to replace, restore, or recreate digital assets to the level or condition at which they existed prior to a security failure or systems failure; or 2. the cost for the most current version of digital assets if it is substantially equivalent to (or less than) the original cost of digital assets; <p>if such digital assets cannot be replaced, restored, or recreated, then restoration costs will be limited to the actual, reasonable, and necessary costs you incur to reach this determination.</p> <p>Restoration costs does not mean and will not include:</p> <ol style="list-style-type: none"> 1. any costs or expenses incurred to identify, remove, or remediate computer program errors or vulnerabilities; 2. the economic or market value of any digital assets, including trade secrets, or the costs to re-perform any work product contained within any digital assets; or 3. costs incurred to acquire or install digital assets which did not exist immediately prior to the security failure or system failure.

Retroactive date	means the date specified in Item 10. of the Declarations.
Security failure	<p>means the failure of security of computer systems which results in:</p> <ol style="list-style-type: none"> 1. loss, alteration, corruption, or damage to software, applications, or electronic data existing in computer systems; 2. transmission of malicious code from computer systems to third party computer systems that are not owned, operated, or controlled by the named insured or subsidiary; or 3. a denial of service attack on the named insured's or subsidiary's computer systems; or 4. access to or use of computer systems in a manner that is not authorised by you, including when resulting from the theft of a password. <p>Security failure does not mean and will not include any failure of computers, related peripheral components, or mobile devices that are owned or leased by an employee and not used for the business operations of the named insured or subsidiary.</p>
Senior executive	means any partner, principal, director, executive board member, in-house counsel, risk manager, chief information officer, chief information security officer, chief privacy officer, chief financial officer, chief executive officer, chief operating officer, or functional equivalent, but only while acting on your behalf in the scope of your business operations.
Service fraud loss	means direct financial loss that you incur as the result of being charged a fee for the fraudulent use of business services , including fraudulent use arising from cryptojacking.
Service provider	means any third party that is responsible for the processing, maintenance, protection, or storage of digital assets pursuant to a written contract.
Subsidiary	<p>means any organisation in which the named insured:</p> <ol style="list-style-type: none"> 1. owns or controls either directly or indirectly 50% on or before the inception date of this Policy, or more of the outstanding voting stock or shareholder voting power or has the right to elect or appoint the majority of the board of directors or persons to an equivalent executive management function; and 2. has recognised the revenues in the application for this Policy. <p>An organisation ceases to be a subsidiary on the date, during the policy period, that the named insured ceases to own or control, directly or indirectly, 50% or more of the outstanding voting or shareholder voting power, or ceases to control the right to elect or appoint the majority of the board of directors or</p>

	<p>persons to equivalent executive management functions.</p> <p>The named insured will give written notice to us of any acquisition or creation of an organisation with ownership interest greater than 50%, no later than sixty (60) days after the effective date of such acquisition or creation. Automatic coverage of such organisation is granted until the end of the policy period subject to the following criteria:</p> <ol style="list-style-type: none"> 1. the newly created or acquired organisation has substantially similar business operations; 2. the new organisation's gross revenue is equal to or less than 10% of the total gross revenue the named insured has listed on the application for this Policy; and 3. prior to the effective date of such acquisition or creation, no senior executive of the named insured or of the acquired or created organisation, knew or could have reasonably expected that a claim would be made or coverage triggered under any Insuring Agreement in Section II, WHAT WE COVER. <p>Where such acquisition or creation does not qualify for the automatic coverage described above, no coverage is granted and such acquired or created organisation is not included under this Policy unless and until agreed by us in writing. Upon receipt of notice of such acquisition or creation, we may, at our sole option, agree to appropriately endorse this Policy subject to additional premium and/or change terms and conditions.</p>
<p>Systems failure</p>	<p>means any:</p> <ol style="list-style-type: none"> 1. unintentional, unplanned, or unexpected computer systems disruption, damage, or failure where the proximate cause is not a security failure, loss of or damage to any physical equipment or property, or planned or scheduled outage or maintenance of computer systems or a third party's computer systems (including downtime that is the result of a planned outage lasting longer than initially expected); or 2. disruption or voluntary shutdown of computer systems by you, with our prior consent, in order to mitigate covered loss under this Policy. <p>Systems failure does not include any:</p> <ol style="list-style-type: none"> 1. failure of hosted computer systems that results in an outage that extends beyond the services being provided to you by hosted computer systems; 2. suspension, cancellation, revocation, or failure to renew any domain names or uniform resource locators; 3. failure to adequately anticipate or capacity plan for normal and above operational demand for computer systems except where this demand is a denial of

	<p>service attack;</p> <ol style="list-style-type: none"> 4. failure of any computer hardware that has been declared as end-of-life by the original equipment manufacturer; 5. design failure or manufacturing defect in third party computer software or computer hardware.
Tangible property	<p>means items or objects that can be felt or touched. Tangible property does not include:</p> <ol style="list-style-type: none"> 1. digital assets; 2. any form of intellectual property, including trade secrets; or 3. money, securities or digital currencies. <p>The value of any covered tangible property will be the cost to replace such tangible property with property of comparable material and quality. The replacement cost value for any tangible property does not include any profit or mark-up you are unable to collect as a result of the loss of tangible property.</p>
Technology and professional services wrongful act	<p>means:</p> <ol style="list-style-type: none"> 1. any actual or alleged error, omission, misstatement, neglect, or unintentional breach of duty or written contract, by you or any person for whose actual or alleged error, omission, neglect or unintentional breach of duty or written contract the named insured or subsidiary is legally liable for, in rendering technology services or professional services; or 2. any actual or alleged act, error, omission, misstatement, neglect, or unintentional breach of contract, by you or any person for whose actual or alleged error, omission, misstatement, neglect or unintentional breach of written contract the named insured or subsidiary is legally liable for, that results in the failure of technology products to perform as intended.
Technology products	<p>means computer or telecommunications hardware or software products, or related components or products, that are created, manufactured, developed, sold, or distributed by the named insured or subsidiary for others' benefit pursuant to written contract for a fee, including software updates, service packs, and other maintenance releases for such products.</p>
Technology services	<p>means computer and electronic technology services, including data backup and processing, Internet and mobile services, email services, SaaS, PaaS, IaaS, NaaS, data and application hosting, computer systems analysis, technology and security consulting and training, custom software programming for a specific customer, computer and software systems installation and integration, computer and software support, and network management services, performed by the named insured or subsidiary for others' benefit pursuant to a written contract for a fee.</p>

Third party corporate information	means any information of a third party held by you which is not available to the general public and is provided to you subject to a mutually executed written confidentiality agreement between you and the third party or which you are legally required to maintain in confidence. However, third party corporate information does not include personally identifiable information .
Waiting period	means the number of hours set forth in Item 5.K. of the Declarations.
We, us, or our	means the insurers providing this Policy.

COMPLAINTS

Every effort is made to ensure that you receive a high standard of service. If you are not satisfied with the service you have received, you should contact:

complaints@coalitioninc.com

To help us deal with your comments quickly, please quote your policy or claim number and name of the named insured.

We will do our best to resolve any difficulty directly with you, but if we are unable to do this to your satisfaction you may be entitled to refer the dispute to the Financial Ombudsman Service who will review your case and who may be contacted at:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Email: complaint.info@financial-ombudsman.org.uk

Telephone: 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or
0300 123 9123 (calls to this number are charged at the same rate as 01 and 02
numbers on mobile phone tariffs in the UK)

Your ability to refer the dispute to the Financial Ombudsman Service is without prejudice to your right to bring legal proceedings in accordance with SECTION VIII, CHOICE OF LAW AND JURISDICTION

DATA PROTECTION

We collect and use relevant information about you to provide you with your insurance cover or the insurance cover that benefits you and to meet our legal obligations. This information includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover from which you benefit. Exceptionally, this information may include more sensitive details such as information about your health and any criminal convictions you may have and we may need your consent to process such information about you. Where this is the case you will be asked for consent separately. If you withdraw your consent (which you may do at any time), this may affect our ability to provide the insurance cover from which you benefit and may prevent us handling your claims.

The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law.

Where you provide us or your insurer, agent or broker with details about other people, you must provide this notice to them.

For more information about how we use your personal information please see our full privacy notice(s), which is/are available online on our website(s) at <https://www.coalitioninc.com/legal/privacy>.

You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use your information or request a copy of our full privacy notice(s), please contact us, or the agent or broker that arranged your insurance who will provide you with our contact details at: legal@coalitioninc.com?

FINANCIAL CONDUCT AUTHORITY

Coalition is a trading name of Coalition Risk Solutions Limited which is an appointed representative of Davies MGA Services Limited, a company authorised and regulated by the Financial Conduct Authority under firm reference number 597301 to carry on insurance distribution activities. Coalition Risk Solutions Limited is registered in England and Wales company number 13036309. Registered office at 34-36 Lime Street, London, UK EC3M 7AT.

FINANCIAL SERVICES COMPENSATION SCHEME

We and our agents are covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation from the scheme if we cannot meet our obligations. Further information about the scheme is available from the FSCS:

Website: www.fscs.org.uk

Telephone: 0800 678 1100 or 020 7741 4100

Email: enquiries@fscs.org.uk

Post: Financial Services Compensation Scheme, PO Box 300, Mitcheldean,
GL17 1DY

Notice of Available Panel Providers

Coalition policyholders may engage the following Panel Providers upon written notice of a claim or incident. Notice of a claim or incident can be provided to claims@coalitioninc.com, by calling +44 0808 134 9559, or through the report a claim button at coalitioninc.com/contact. Panel Providers available to Coalition policyholders are subject to change. The current list is available at coalitioninc.com/en-gb/panel.

Data Breach response	Clyde & Co (Ian Birdsey) DAC Beachcroft (Hans Allnutt) Pinsent Masons (Stuart Davey) Kennedys Law (Oliver Dent)
Litigation	DAC Beachcroft (Hans Allnutt) Pinsent Masons (Stuart Davey)
Media Claims	DAC Beachcroft (Hans Allnutt) Kennedys Law (Oliver Dent) Pinsent Masons (Stuart Davey)
Notification	Kroll Equifax Experian
Forensics / Incident Response	Coalition Incident Response UK KPMG Kroll S-RM
PR & Crisis Management	FleishmanHillard Hill and Knowlton Kekst CNC
Forensic Accounting	Baker Tilly
DDoS Mitigation providers	Cloudflare (cloudflare.com) Incapsula (incapsula.com) Google Project Shield (projectshield.withgoogle.com) Akamai (akamai.com) Fastly (fastly.com)

PREMIUM PAYMENT ENDORSEMENT (60 DAYS)

Form Number	CYGBP-00EN-000057-0123-01
Effective Date of Endorsement	16 May 2024
Named Insured	Stroud Town Council
Policy Number	C-50PT-149823-CYBER-2024
Issued by (Name of Insurance Company)	Allianz Global Corporate & Specialty SE, Certain Underwriters at Lloyd's, London (under Binding Authority UMR: B174010161SS24)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

This endorsement modifies insurance provided under the following:

COALITION CYBER AND TECHNOLOGY POLICY 3.0

The **named insured** undertakes that premium will be paid in full to **us** within 60 days of inception of this Policy. If the premium due under this Policy has not been paid to **us** by the 60th day from the inception of this Policy, then **we** shall have the right to cancel this Policy in accordance with SECTION VII, CANCELLATION AND OPTIONAL EXTENDED REPORTING PERIOD, CANCELLATION.

BREACH RESPONSE SEPARATE LIMIT ENDORSEMENT

Form Number	CYGBP-00EN-000005-0622-01
Effective Date of Endorsement	16 May 2024
Named Insured	Stroud Town Council
Policy Number	C-50PT-149823-CYBER-2024
Issued by (Name of Insurance Company)	Allianz Global Corporate & Specialty SE, Certain Underwriters at Lloyd's, London (under Binding Authority UMR: B174010161SS24)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

This endorsement modifies insurance provided under the following:

COALITION CYBER AND TECHNOLOGY POLICY 3.0

In consideration of the premium charged for this Policy, it is hereby understood and agreed that:

- Section VI, LIMITS OF LIABILITY AND RETENTION, LIMITS OF LIABILITY is deleted and replaced by the following:

LIMITS OF LIABILITY	<p><u>Aggregate Policy Limit of Liability and Limits of Liability for All Insuring Agreements Other Than Breach Response Services and Breach Response Costs</u></p> <p>The Aggregate Policy Limit of Liability set forth in Item 4. of the Declarations is the maximum amount we will be liable to pay for all claim expenses, damages, funds transfer liability loss, loss, PCI fines and assessments, regulatory penalties, and other amounts under this Policy, regardless of the number of claims, events, or insureds. The reference to Aggregate Policy Limit of Liability herein also refers to each participating Insurer's individual Quota Share Limit of Liability as stated in Item 8. of the Declarations.</p> <p>The Per Event Limit of Liability set forth in Item 4. of the Declarations is the maximum amount we will be liable to pay for all claim expenses, damages, funds transfer liability loss, loss, PCI fines and assessments, regulatory penalties, and other amounts arising from a single event under all Insuring Agreements, regardless of the number of Insuring Agreements triggered, claims, or insureds. Such Limits of Liability are part of, and not in addition to, the Aggregate Policy Limit of Liability.</p> <p>The Limit stated in Item 5. of the Declarations with respect to an Insuring Agreement is the maximum amount we will be liable to pay for all claim expenses, damages, funds transfer liability loss, loss, PCI fines and assessments, regulatory penalties, and other amounts arising from a single event and in aggregate for all events under that Insuring Agreement. Such Limits of Liability are part of, and not in addition to, the Aggregate Policy Limit of Liability.</p> <p>Our Limits of Liability for an Optional Extended Reporting Period, if applicable, will be part of, and not in addition to the Aggregate Policy Limit of Liability set forth in Item 4. of the Declarations.</p> <p><u>Limits of Liability for Breach Response Services and Breach Response Costs</u></p>
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Breach response services will be provided for a maximum of 72 hours following **your** notification to the **breach response services advisor**. **Breach response services** will be provided in addition to and will not erode the Aggregate Policy Limit of Liability.

The limit set forth in Item 5.H. of the Declarations is the maximum amount **we** will be liable to pay for all **breach response costs**, regardless of the number of **security failures, data breaches, or insureds**. This Limit is in addition to the Aggregate Policy Limit of Liability. Upon exhaustion of the **breach response costs** Limit, there will be no further coverage under this Policy for any **breach response costs**.

All other terms and conditions of this Policy remain unchanged.

This endorsement forms a part of the Policy to which attached, effective on the inception date of the Policy unless otherwise stated herein.

FUNDS TRANSFER LOSS ENDORSEMENT REQUIRING AUTHENTICATION

Form Number	CYGBP-00EN-000006-0622-01
Effective Date of Endorsement	16 May 2024
Named Insured	Stroud Town Council
Policy Number	C-50PT-149823-CYBER-2024
Issued by (Name of Insurance Company)	Allianz Global Corporate & Specialty SE, Certain Underwriters at Lloyd's, London (under Binding Authority UMR: B174010161SS24)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

This endorsement modifies insurance provided under the following:

COALITION CYBER AND TECHNOLOGY POLICY 3.0

In consideration of the premium charged for this Policy, it is hereby understood and agreed that:

1. The definition of "**Funds Transfer Fraud**" under SECTION IX, DEFINITIONS is deleted and replaced with the following:

FUNDS TRANSFER FRAUD	<p>Means fraudulent instruction transmitted by electronic means, including through social engineering, to you or your financial institution including an escrow account provider directing you, or the financial institution including an escrow account provider:</p> <ol style="list-style-type: none"> 1. to debit, or instruct to authorise to debit, an account for which the named insured or subsidiary is an authorised custodian, and to transfer, pay, or deliver money or securities from such account; or 2. to debit, or instruct to authorise to debit, an account held by the named insured or subsidiary, or held by the named insured or subsidiary on behalf of a third party, and to transfer, pay, or deliver money or securities from such account; or 3. directing you to transfer or deliver tangible property owned or held by the named insured or subsidiary; <p>which purports to have been transmitted by you or your vendors, business partners, or existing clients, and impersonates such party including through the use of deepfakes, but was transmitted by someone other than you or your vendors, business partners, or existing clients, and without such party's knowledge or consent. The "financial institution" does not include any such entity, institution, or organisation that is an insured.</p> <p>Funds transfer fraud will not include loss arising out of any fraudulent request to change instruction or create a new instruction received by you or your financial institution including an escrow account provider that is not authenticated by you or your financial institution including an escrow account provider by means of a secondary method of authentication to verify the authenticity or validity of such instruction in addition to the original method of authentication undertaken.</p>
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All other terms and conditions of this Policy remain unchanged.

This endorsement forms a part of the Policy to which attached, effective on the inception date of the Policy unless otherwise stated herein.

POLICY NO.: C-50PT-149823-CYBER-2024

ENDT NO.: 4

QUOTA SHARE ENDORSEMENT

Form Number	CYGBP-00EN-000007-0622-01
Effective Date of Endorsement	16 May 2024
Named Insured	Stroud Town Council
Policy Number	C-50PT-149823-CYBER-2024
Issued by (Name of Insurance Company)	Allianz Global Corporate & Specialty SE, Certain Underwriters at Lloyd's, London (under Binding Authority UMR: B174010161SS24)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

This endorsement modifies insurance provided under the following:

COALITION CYBER AND TECHNOLOGY POLICY 3.0

This Policy is issued on a quota share basis. Each insurer will be responsible for payment of a certain percentage share of the Limits of Liability as specified in the Declarations for this Policy as follows:

Quota Share Percentage of each insurer:

Insurer	Quota Share Percentage
Allianz Global Corporate & Specialty SE	70%
Certain Underwriters at Lloyd's, London (under Binding Authority UMR: B174010161SS24)	30%

Each quota share insurers' obligations to you under this Policy are several and not joint and are limited solely to the extent of their individual quota share percentage. The quota share insurers are not responsible for the obligations of any quota share insurer who for any reason does not satisfy all or part of its obligations. None of the quota share insurers has a duty to pay before any of the other quota share insurers. **Claim expenses** are part of and not in addition to the Limits of Liability.

Provided that:

1. The collective liability of the insurers shall not exceed the Aggregate Policy Limit of Liability as specified in Item 4. of the Declarations.
2. The Limit of Liability of each of the insurers individually shall be limited to the pro rata percentage of liability set opposite its name.

All other terms and conditions of this Policy remain unchanged.

This endorsement forms a part of the Policy to which attached, effective on the inception date of the Policy unless otherwise stated herein.

REPUTATION REPAIR ENDORSEMENT

Form Number	CYGBP-00EN-000004-0622-01
Effective Date of Endorsement	16 May 2024
Named Insured	Stroud Town Council
Policy Number	C-50PT-149823-CYBER-2024
Issued by (Name of Insurance Company)	Allianz Global Corporate & Specialty SE, Certain Underwriters at Lloyd's, London (under Binding Authority UMR: B174010161SS24)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

This endorsement modifies insurance provided under the following:

COALITION CYBER AND TECHNOLOGY POLICY 3.0

In consideration of the premium charged for this Policy, it is hereby understood and agreed that:

1. The definition of "**Crisis management costs**" under Section IX, DEFINITIONS is deleted and replaced with the following:

CRISIS MANAGEMENT COSTS	<p>Means the following reasonable fees or expenses agreed to in advance by us, in our discretion (such agreement not to be unreasonably withheld) to mitigate harm to your reputation or to a covered damages, loss, claim expenses, breach response costs, or breach response services due to a public relations event:</p> <ol style="list-style-type: none"> 1. a public relations or crisis management consultant; 2. media purchasing or for printing or mailing materials intended to inform the general public about the public relations event; 3. providing notifications to individuals where such notifications are not required by breach notice law, including notices to your non-affected customers, employees, or clients; and 4. other costs approved in advance by us; <p>Provided that any crisis management costs to mitigate harm to your reputation must be incurred within twelve months after the first publication of such public relations event.</p>
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All other terms and conditions of this Policy remain unchanged.

This endorsement forms a part of the Policy to which attached, effective on the inception date of the Policy unless otherwise stated herein.

UK – WAR EXCLUSION – AMENDED V2

Form Number	CYGBP-00EN-000070-1223-01
Effective Date of Endorsement	16 May 2024
Named Insured	Stroud Town Council
Policy Number	C-50PT-149823-CYBER-2024
Issued by (Name of Insurance Company)	Allianz Global Corporate & Specialty SE, Certain Underwriters at Lloyd's, London (under Binding Authority UMR: B174010161SS24)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

This endorsement modifies insurance provided under the following:

COALITION CYBER AND TECHNOLOGY POLICY 3.0

In consideration of the premium charged for this Policy, it is hereby understood and agreed that:

- Section III, EXCLUSIONS - WHAT IS NOT COVERED, Paragraph W. WAR AND TERRORISM is deleted and replaced with the following exclusion:

W. WAR - AMENDED	<ol style="list-style-type: none"> war; a cyber operation that is carried out as part of a war; or a cyber operation that causes a sovereign state to become an impacted state. <p>Provided, however, item three (3) above shall not apply to the direct or indirect effect of a cyber operation on a computer system used by the insured or its third party service providers that is not physically located in an impacted state but is affected by a cyber operation.</p>
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- For the purposes of applying this exclusion, the following definitions apply:

Computer system	means any computers and related peripheral components (including Internet of Things (IoT) devices), systems and applications software, terminal devices, related communications networks, mobile devices (handheld and other wireless computing devices), and storage and back-up devices.
Cyber operation	means the use of a computer system by, at the direction of, or under the control of a sovereign state to disrupt, deny, degrade, manipulate or destroy information in a computer system of or in another sovereign state.
Essential service	Means a service that is essential for the maintenance of vital functions of a sovereign state including but not limited to financial institutions and associated financial market infrastructure, health services or utility services.

Impacted state	means a sovereign state where a cyber operation has had a major detrimental impact on: <ol style="list-style-type: none">1. the functioning of that sovereign state due to disruption to the availability, integrity or delivery of an essential service in that sovereign state; and/or2. the security or defence of that sovereign state.
War	means the use of physical force by a sovereign state against another sovereign state, or as part of a civil war, rebellion, revolution, insurrection, or military or usurped power, whether war be declared or not.

3. Attribution of a **cyber operation** to a sovereign state:

Notwithstanding **our** burden of proof, which shall remain unchanged by this clause, in determining attribution of a **cyber operation** to a sovereign state, the **insured** and **us** will consider such objectively reasonable evidence that is available to them. This may include formal or official attribution by the government of the sovereign state in which the **computer system** affected by the **cyber operation** is physically located to another sovereign state or those acting at its direction or under its control.

This exclusion applies notwithstanding any provision to the contrary in this Policy or any endorsement added thereto.

This endorsement forms a part of the Policy to which attached, effective on the inception date of the Policy unless otherwise stated herein.