



# Why choose CFC cyber?

Find out why CFC's market-leading cyber insurance products are trusted by over 100,000 businesses around the globe to help protect them against cyber risk.

## Broad cyber coverage

Covering a range of attacks and incidents, including:

- ✓ **Unlimited reinstatements with nil deductible**, where you'll pay either none, or only single deductible, no matter how many cyber incidents we respond to.
- ✓ **Proactive cyber attack prevention** contractually embedded into the insurance product as a world first.
- ✓ **Business interruption** includes full limits for systems failure events, lost or missed bids, data recreation cover and emergency continuity costs.
- ✓ **Interim payments** for business interruption losses prior to the final adjustment.
- ✓ **Extensive crime coverage**, including invoice manipulation, theft of client funds and physical goods.
- ✓ **Affirmative coverage** for AI, contingent bodily injury, extortion response costs and more.

## Largest in-house incident response and claims team

- ✓ **+200 incident response experts** situated around the globe to offer 24x7x365 support.
- ✓ **Specifically trained** to triage, remediate and recover businesses from cyber attacks.
- ✓ **Regionally specialized claims team**—who have a deep understanding of your local jurisdiction.

## Cyber attack prevention services—as standard

Working to protect you from cyber attacks—helping to prevent a claim, before it happens.

- ✓ Starts the day you bind, working throughout the policy period.
- ✓ Included as standard, at no extra cost.
- ✓ Using a range of advanced cyber security tools and technology to identify threats and alert you to those that matter.

## 99.1% cyber claims acceptance rate\*

- ✓ Giving you the confidence and peace of mind that your largest business risk will be covered.
- ✓ Providing you with a comprehensive product that covers what it says it will.

## 25 years' cyber experience

- ✓ As one of the **longest running cyber providers**, you can trust we work to put your business first.
- ✓ The largest in-house cyber team in the market, who offer a **streamlined and efficient process** from underwriting and cyber security to incident response and claims.

\*Based on the last 12 months of cyber claims.

Note: Incident response services are provided by an affiliate of CFC Underwriting Ltd, trading under the name CFC Response.



# Cyber attack prevention and remediation

A CFC cyber policy offers protective services working to help prevent attacks from happening in the first place. If an incident does occur, our expert technical team will help get you back online, fast.

## Proactive cyber attack prevention

Working to protect you from cyber incidents.

We supplement your existing cyber security programme by assessing your businesses' attack surface to understand what we're protecting. Then work around the clock, seeking to identify threats and risks that could impact your businesses—only alerting you to those threats that matter.

Using a range of advanced cyber security tools:



### Threat intelligence

We partner with government and private threat intelligence organizations to receive and **analyze information about cyber threats** targeting your business.



### Threat hunting

Our cyber threat analysts **actively search the dark web** and hacker forums for compromised customer credentials and any other malicious activity.



### Vulnerability scanning

We actively **scan insureds for known vulnerabilities** and cyber risks that have a high correlation to claims.



### Real-time claims data

We use our own proprietary claims data to help **identify attack trends** and potential threats.

## Expert incident response and cyber claims

Helping to get you back online, fast.

If we alert you to malicious activity in your system, or you notify us of something, our in-house team are trained to:



### Triage

Once notified, **we'll be in touch within 15 mins\*** to assess the situation and identify the necessary resources to address the incident.



### Contain

Our team of cyber security engineers, forensic specialists and incident responders will **contain and remediate the incident**. If needed, we'll partner with third-party specialists.



### Recover

Once contained, our incident response and claims team work closely together to rebuild systems, reconstitute data and **get your business back up and running**.

## Response app

Our award-winning mobile app offers free exclusive cyber security tools and access to technical support 24/7. Helping you get the most out of our preventative and responsive cyber services.

- ✓ Most secure line of communication with our expert cyber security team.
- ✓ Fastest way to alert us of an incident.
- ✓ Receive personalized critical cyber threat alerts.

Download today to get the most out of your cyber policy.



\*For notifications that come through our app, Response or via phone.

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## INDICATION OF TERMS

REFERENCE NUMBER:	6768621
COMPANY NAME:	APL Health Ltd
TOTAL PAYABLE:	GBP2,828.20
Premium breakdown:	
Cyber & Privacy:	GBP1,370.00
Cyber Crime:	GBP990.00
Insurance Premium Tax:	GBP283.20
Policy Administration Fee:	GBP185.00
BUSINESS OPERATIONS:	Healthcare
LEGAL ACTION:	Worldwide
TERRITORIAL SCOPE:	Worldwide
AGGREGATE DEDUCTIBLE:	GBP5,000.00 in the aggregate
REPUTATIONAL HARM PERIOD:	12 months
INDEMNITY PERIOD:	12 months
TIME FRANCHISE:	8 hours
WORDING:	Cyber Proactive Response v4.0
ENDORSEMENTS:	Complaints Notice (NON USA) Schedule Of Information
SUBJECTIVITIES:	N/A
POLICY PERIOD:	12 months
DATE OF ISSUE:	25 Feb 2026
OPTIONAL EXTENDED REPORTING PERIOD:	12 months for 100% of applicable annualised premium
SECURITY:	Certain underwriters at Lloyd's and other insurers
UNDERWRITER:	Amy Ansell

THIS QUOTATION IS ONLY VALID FOR 30 DAYS FROM THE DATE OF ISSUE  
PLEASE REFER TO THE FOLLOWING PAGES FOR A FULL BREAKDOWN OF LIMITS,  
RETENTIONS AND APPLICABLE CLAUSES



## SCHEDULE

### INSURING CLAUSE 1: CYBER INCIDENT RESPONSE

#### SECTION A: INCIDENT RESPONSE COSTS

Limit of liability: GBP500,000 each and every claim

#### SECTION B: LEGAL AND REGULATORY COSTS

Limit of liability: GBP500,000 each and every claim

#### SECTION C: IT SECURITY AND FORENSIC COSTS

Limit of liability: GBP500,000 each and every claim

#### SECTION D: CRISIS COMMUNICATION COSTS

Limit of liability: GBP500,000 each and every claim

#### SECTION E: PRIVACY BREACH MANAGEMENT COSTS

Limit of liability: GBP500,000 each and every claim

#### SECTION F: THIRD PARTY PRIVACY BREACH MANAGEMENT COSTS

Limit of liability: GBP500,000 each and every claim

#### SECTION G: POST BREACH REMEDIATION COSTS

Limit of liability: GBP50,000 each and every claim, subject to a maximum of 10% of all sums **we** have paid as a direct result of the **cyber event**

### INSURING CLAUSE 2: CYBER CRIME

#### SECTION A: FUNDS TRANSFER FRAUD

Limit of liability: GBP250,000 each and every claim

#### SECTION B: INVOICE MANIPULATION

Limit of liability: GBP250,000 each and every claim

#### SECTION C: NEW VENDOR FRAUD

Limit of liability: GBP250,000 each and every claim

#### SECTION D: PHYSICAL GOODS FRAUD

Limit of liability: GBP250,000 each and every claim



#### SECTION E: THEFT OF PERSONAL FUNDS

Limit of liability: GBP250,000 each and every claim

#### SECTION F: CORPORATE IDENTITY THEFT

Limit of liability: GBP250,000 each and every claim

#### SECTION G: THEFT OF FUNDS HELD IN ESCROW

Limit of liability: GBP250,000 each and every claim

#### SECTION H: THEFT OF CLIENT FUNDS

Limit of liability: GBP50,000 each and every claim

#### SECTION I: CUSTOMER PAYMENT FRAUD

Limit of liability: GBP50,000 each and every claim

#### SECTION J: TELEPHONE HACKING

Limit of liability: GBP250,000 each and every claim

#### SECTION K: UNAUTHORISED USE OF COMPUTER RESOURCES

Limit of liability: GBP250,000 each and every claim

### **INSURING CLAUSE 3: CYBER EXTORTION**

Limit of liability: GBP500,000 each and every claim

### **INSURING CLAUSE 4: SYSTEM DAMAGE AND BUSINESS INTERRUPTION**

#### SECTION A: SYSTEM DAMAGE AND RECTIFICATION COSTS

Limit of liability: GBP500,000 each and every claim

#### SECTION B: HARDWARE REPLACEMENT COSTS

Limit of liability: GBP500,000 each and every claim

#### SECTION C: INCOME LOSS AND INCREASED COST OF WORKING

Limit of liability: GBP500,000 each and every claim

#### SECTION D: EMERGENCY AND ADDITIONAL OPERATIONAL CONTINUITY COSTS

Limit of liability: GBP100,000 each and every claim



#### SECTION E: VOLUNTARY AND REGULATORY SHUTDOWN

Limit of liability: GBP500,000 each and every claim

#### SECTION F: DEPENDENT BUSINESS INTERRUPTION

Limit of liability: GBP500,000 each and every claim

#### SECTION G: CONSEQUENTIAL REPUTATIONAL HARM

Limit of liability: GBP500,000 each and every claim

#### SECTION H: LOST OR MISSED BIDS

Limit of liability: GBP500,000 each and every claim

#### SECTION I: CLAIM PREPARATION COSTS

Limit of liability: GBP25,000 each and every claim

### INSURING CLAUSE 5: NETWORK SECURITY & PRIVACY LIABILITY

#### SECTION A: NETWORK SECURITY LIABILITY

Limit of liability: GBP500,000 each and every claim, including **costs and expenses**

#### SECTION B: PRIVACY LIABILITY

Limit of liability: GBP500,000 each and every claim, including **costs and expenses**

#### SECTION C: MANAGEMENT LIABILITY

Limit of liability: GBP500,000 each and every claim, including **costs and expenses**

#### SECTION D: REGULATORY FINES, PENALTIES AND INVESTIGATION COSTS

Limit of liability: GBP500,000 each and every claim, including **costs and expenses**

#### SECTION E: PCI FINES, PENALTIES AND ASSESSMENTS

Limit of liability: GBP500,000 each and every claim, including **costs and expenses**

#### SECTION F: CONTINGENT BODILY INJURY

Limit of liability: GBP250,000 each and every claim, including **costs and expenses**

### INSURING CLAUSE 6: CRIMINAL REWARD COVER

Limit of liability: GBP100,000 each and every claim



## INSURING CLAUSE 7: MEDIA LIABILITY

### SECTION A: DEFAMATION

Limit of liability: GBP500,000 each and every claim, including **costs and expenses**

### SECTION B: INTELLECTUAL PROPERTY RIGHTS INFRINGEMENT

Limit of liability: GBP500,000 each and every claim, including **costs and expenses**

## INSURING CLAUSE 8: TECHNOLOGY ERRORS AND OMISSIONS

NO COVER GIVEN

## INSURING CLAUSE 9: COURT ATTENDANCE COSTS

Aggregate limit of liability: GBP100,000 in the aggregate



## OUR REGULATORY STATUS

CFC Underwriting Limited is authorised and regulated by the United Kingdom Financial Conduct Authority (FCA). CFC Underwriting Limited's Firm Reference Number at the FCA is 312848. These details may be checked by visiting the Financial Conduct Authority website at <https://register.fca.org.uk/>. Alternatively the Financial Conduct Authority may be contacted on +44 (0)20 7066 1000.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations to you in respect of insurance policies that we have underwritten on behalf of insurers. This depends on the type of business and the circumstances of the claim. In respect of general insurance business the FSCS will cover 90% of the claim, without any upper limit and for compulsory classes of insurance, the FSCS will cover 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

## HOW TO COMPLAIN

We intend to provide an excellent service to you. However, we recognize that there may be occasions when you feel that this has not been achieved. If you are unhappy with any aspect of the service that you receive from us, please contact CFC stating the nature of your complaint, the certificate and/or claim number.

You can contact us directly at [complaints@cfc.com](mailto:complaints@cfc.com) or please write to:

Chief Executive Officer  
CFC Underwriting Limited  
11th Floor, 8 Bishopsgate  
London EC2N 4BQ  
United Kingdom

If after taking this action you are still unhappy with the response it may be possible in certain circumstances for you to refer the matter to Lloyd's of London. The contact details are as follows:

Complaints Department  
Fidentia House  
Walter Burke Way  
Chatham  
Kent ME4 4RN  
Telephone: +44 (0)20 7327 5693  
E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Your complaint will be acknowledged promptly in writing.

A decision on your complaint will be provided to you, in writing, within 8 weeks of the complaint being made.

If you remain dissatisfied after receiving the response, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS). The contact details are as follows:



Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR  
United Kingdom

Telephone from outside the UK: +44 20 7964 0500  
Telephone from inside the UK: 0800 023 4 567  
Fax: +44 20 7964 1001

**The existence of this complaints procedure does not affect any right of legal action you may have against CFC Underwriting Limited or Lloyd's as detailed in the Service of Suit condition on the last page of your policy.**

## DATA PROTECTION NOTICE

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

The information we collect and use 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. This information may include more sensitive details such as information about your health and any criminal convictions you may have.

In certain circumstances, we may need your consent to process certain categories of information about you (including sensitive details such as information about your health and any criminal convictions you may have). Where we need your consent, we will ask you for it separately. You do not have to give your consent and you may withdraw your consent at any time. However, if you do not give your consent, or you withdraw your consent, this may affect our ability to provide the insurance cover from which you benefit and may prevent us from providing cover for you or 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.

We will process individual insured's details, as well as any other personal information you provide to us in respect of your insurance cover, in accordance with our privacy notice and applicable data protection laws.

To enable us to use individual insured's details in accordance with applicable data protection laws, we need you to provide those individuals with certain information about how we will use their details in connection with your insurance cover.

You agree to provide to each individual insured this notice, on or before the date that the individual becomes an individual insured under your insurance cover or, if earlier, the date that you first provide information about the individual to us.

We are committed to using only the personal information we need to provide you with your insurance cover. To help us achieve this, you should only provide to us information about individual insureds that we ask for from time to time.



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, please contact us directly at [dataprotection@cfc.com](mailto:dataprotection@cfc.com).

For more information about how we use your personal information please see our full privacy notice, which is available online on our website at:

<http://www.cfc.com/privacy>



## OTHER COSTS, FEES AND CHARGES

A Policy Administration Fee may be charged by CFC Underwriting Limited for administration costs incurred by it for its role in the distribution of this policy. Any applicable Policy Administration Fee:

- a. is separate from and in addition to the premium stated in the Schedule;
- b. is not subject to any tax that would otherwise be applied to the premium; and
- c. constitutes a separate agreement between the Insured stated in the Schedule and CFC Underwriting Limited which will come into effect upon inception of the policy.

If a Policy Administration Fee is applicable then it will be deemed fully earned upon inception of this policy and it will not be refundable in the event this policy is cancelled in accordance with the terms and conditions of this policy



## SCHEDULE OF INFORMATION

ATTACHING TO POLICY N/A

NUMBER:

THE INSURED: APL Health Ltd

WITH EFFECT FROM: -

The information stated below has been provided to **us** as part of **your** application for this Policy. It is important that this information is correct as **we** may seek to avoid this Policy or reject a claim in the event of any reckless or deliberate non-disclosure or misrepresentation.

If any of the information below is incorrect, please contact **us** as soon as is reasonably practicable.

1. Company web address: smartclinic.com
2. Number of employees: 49
3. Annual revenue: GBP4,250,000
4. **You** have not experienced a **cyber event** in the past three years that has resulted in a direct financial loss of more than GBP10,000
5. **You** have not had any legal action brought or threatened against **you** in the last five years as a direct result of a **cyber event**
6. **You** have not had any regulatory action initiated against **you** in the last five years as a direct result of a **cyber event**
7. **You** are not involved in the direct supply of goods or services to the cannabis industry, nor are **you** involved directly with the use or supply of cryptocurrency

**SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY**