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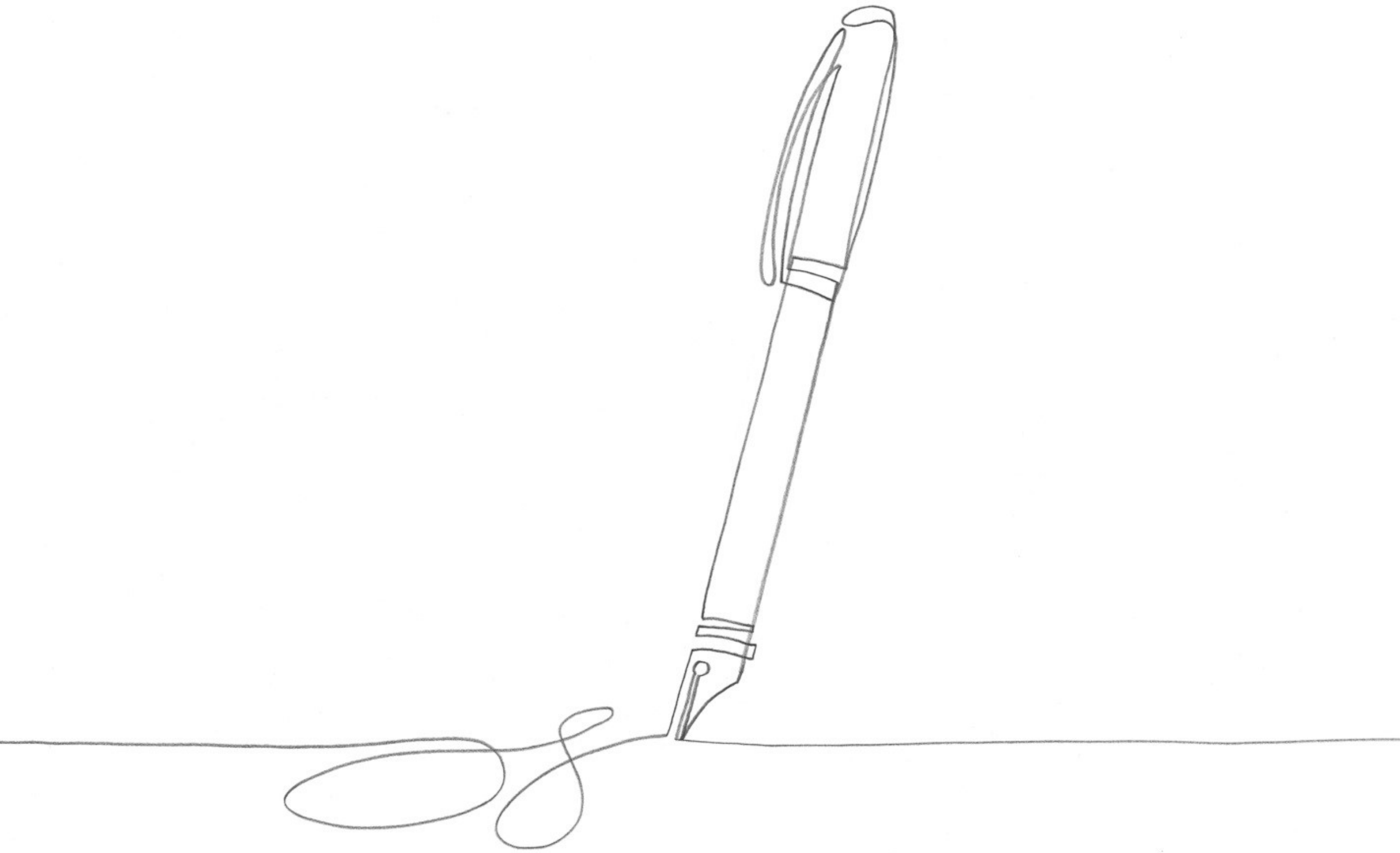

Schedule

1. **Underwriters:** Beazley Insurance Designated Activity Company
2. **Policy Number:** A0022100225
3. **Insured Name:** Old Gaffers Association
4. **Insured Address:** 2 Tythe Barn Way
South Woodham Ferrers
Chelmsford
Essex
CM3 5PX
United Kingdom
5. **Policy Period:** **From:** 19/02/2025
To: 18/02/2026
both days inclusive at the Insured's address as specified in the Schedule
6. **Summary:**

Coverage	Limit	Gross Premium inc. Tax	Tax
Directors & Officers	GBP 250,000	GBP 280.00	GBP 30.00
Total		**GBP 280.00**	**GBP 30.00**

Directors and Officers and Corporate Legal Liability Module

1. Limits of Liability:

GBP 250,000	**Any one claim**, is the **limit of liability** during the policy period for all **insureds**, Insuring Clauses and Coverage Extensions
	Including the following sub-limits:
GBP 250,000	**Any one claim** Insuring Clause 3 Corporate legal liability sub-limit which forms part of the **limit of liability**.
	The following sub-limits for the Coverage Extensions stated below apply in the aggregate during the **policy period** and forms part of the **limit of liability**:
GBP 50,000	Coverage Extension 1(a) Dawn Raid Costs
GBP 100,000	Coverage Extension 1(c) Internal Investigation Costs
GBP 100,000	Coverage Extension 1(d) Health and Safety Costs
GBP 100,000	Coverage Extension 2(i) Permanent Residency Costs
GBP 100,000	Coverage Extension 2(d) Environmental Liability Costs
GBP 100,000	Coverage Extension 2(j) Repatriation Costs
GBP 75,000	Coverage Extension 2(k) for Reputation costs
GBP 75,000	Coverage Extension 3(a) Employee Theft Loss
GBP 75,000	Coverage Extension 3(b) Kidnap Response Costs

2. Excess:

GBP 0	each and every **claim** or **insured event** for Insuring Clause 2 Company reimbursement
GBP 2,500	each and every **claim** or **insured event** for Insuring Clause 3 Corporate legal liability

except as follows:

GBP 7,500	Coverage Extension Employee Theft Loss

3. Pending and Prior Litigation Date: 19/02/2023

4. Discovery Period: 365 days
Additional Premium payable of 100% of the annual premium plus applicable taxes

5. Premium: GBP 250.00 plus applicable taxes

6. Endorsements applicable under this cover:
Directors and Officers: Farillio Business knowledge & guidance portal
Directors and Officers: Trustee and committee member inclusion endorsement
Directors and Officers: Key person replacement services - coverage extension
Directors and Officers: Legal Advice Helpline
Directors and Officers: Website recovery services - coverage extension
Directors and Officers: Abuse or molestation extension endorsement
Directors and Officers: Directors & Officers EPL Excess waiver endorsement

All other terms and conditions of this **policy** remain unchanged.

Signed on behalf of Beazley Insurance Designated Activity Company

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Business knowledge & guidance portal

Your policy now gives you unlimited free access to Farillio's essential legal and business solutions portal to help you answer your day-to-day questions and power you forward.

Farillio brings together the best-in-class tech and leading UK subject-matter experts to support you in running your businesses by providing easy-to-access and up-to-date information on core legal and business matters.

Content: Farillio provides information and tools by way of:

- Smart legal and business templates
- How-to videos
- Interactive jargon-free guides
- Infographics
- Checklists
- Access to SME-friendly legal and industry experts
- Cloud editing and collaboration
- E-signing and sharing documents
- Unlimited document storage space

Topics: All the topics are created with the SME industry in mind and covers areas such as:

- GDPR
- Data management & privacy policies
- Employment & redundancy
- Funding
- Business planning
- Health & safety

How to log onto the service.

Please use the following link to access the service and enter the following code.

1. Go to http://beazley.farill.io/
2. Enter the code found within your policy documentation into the 'Voucher code' box and click 'validate voucher'.
3. Please enter the code below into the "Voucher box" and click "validate voucher".

   Code **BEAFAR20**
4. Once registered, simply login and search for the business objective you have in mind and instantly access multimedia guides and interactive document templates to get the job done.

Once you have access to the site, you will be asked to create an account with Farillio. The access and use of Farillio's site and information is subject to Farillio's terms and conditions.

The use of Farillio's site and information does not alter the terms and conditions of your policy. The terms and conditions of your policy remain unchanged.

Trustee and committee member inclusion endorsement

Insurer Policy Number: A0022100225
Effective Date: 19/02/2025

This endorsement modifies the Directors' and Officers' and Corporate Legal Liability Module and shall be read as if incorporated within it.

Trustee and committee member inclusion

It is understood and agreed that the definition of **insured person** is amended to include the following:

(i) a trustee but not including trustees of a pension fund;

(j) a committee member;

All other terms and conditions of this **policy** remain unchanged.

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Key person replacement services - coverage extension

Insurer Policy Number: A0022100225
Effective Date: 19/02/2025

This endorsement modifies the **policy** and shall be read as if incorporated within it.

It is understood and agreed that this **policy** is amended by the addition of the following Coverage Extension:

Key person replacement services

If there is a **key person event** during the **policy period**, the **company** may engage **key person replacement services** and the **insurer** will pay the **key person replacement** costs of the **company**.

The **company** must notify the **insurer** as soon as possible and during the **policy period** of any **key person event** which occurs during the **policy period**.

Definitions

key person means a high ranking individual such as the Chief Executive Officer or Finance Director or any director or officer that is essential to the functioning of the **company** and whose absence would have a direct financial impact on the **company**.

key person event means the death of a **key person** or a **key person** suffering from an injury or illness which is expected, according to qualified medical opinion, to last for a minimum of a month and for that period entirely prevents that **key person** from attending to any business on behalf of the **company** during the **policy period**.

key person event does not include death, injury or illness of a **key person** that is as a result of the **key person's** suicide or attempted suicide or as a result of the **key person's** deliberate exposure to exceptional danger (except in an attempt to save human life).

key person replacement costs means the sum calculated by applying the daily rate for the replacement **key person** selected, together with any applicable taxes and charges, subject always to the payment being limited to the lesser of £50,000 plus VAT or a period of three consecutive months of **key person replacement services**, as a result of a **key person event**.

key person replacement services means services to support the **company** during a **key person event** by assisting with finding a replacement **key person** for the **company**.

All other terms and conditions of this **policy** remain unchanged.

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Legal Advice Helpline

Insurer Policy Number: A0022100225
Effective Date: 19/02/2025

This endorsement modifies the policy and shall be read as if incorporated within it:

The **insured** is entitled to 1 hour free access to a dedicated Legal advice helpline provided by DAC Beachcroft LLP per individual matter or topic during the **policy period**.

The Legal advice helpline is staffed by a specialist team of legal advisers to advise **insureds** on legal issues relating to the management of the **insured's** business such as:

- How to deal with employment related issues;
- How to deal with allegations of mismanagement and contractual disputes;
- How to respond to a notice from a regulator.

The Legal advice helpline is a telephone and email helpline, please see the contact details below:

DAC Beachcroft LLP: (+44) 1179182325 or by email to:

BeazleyHelpline@dacbeachcroft.com

You will need to provide the name of the **policyholder** and the policy number to access the Legal advice helpline.

The Legal advice helpline will not include:

(1) any advice in respect to whether or not a **claim** or circumstance should be notified under the policy;

(2) any advice or work in respect of an already notified **claim** or circumstance;

(3) any advice in respect of collective consultation, TUPE, industrial relations/trade unions, employee restrictive covenant disputes or specific advice on regulated roles such as those regulated under the SM&CR, FCA or professional bodies;

(4) review or drafting of any documents.

An **insured** can also contact the Legal advice helpline to request that it is added to the mailing list of DAC Beachcroft LLP to receive updates and insight on specialist areas of interest.

All other terms and conditions of this Policy remain unchanged.

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Website recovery services - coverage extension

Insurer Policy Number: A0022100225
Effective Date: 19/02/2025

This endorsement modifies the **policy** and shall be read as if incorporated within it.

Website recovery services

It is understood and agreed that this **policy** is amended by the addition of the following Coverage Extension:

Website Recovery Services

The **insurer** will pay the **website recovery service provider's** costs that are incurred in order to remedy a slow down or failure of the **company's** websites and computer system as a result of a **denial of service attack** occurring during the **policy period**.

Such costs will be paid by the **insurer** for a period of either:

(a) up to 12 months for one IP address; or

(b) up to 6 months for two IP addresses,

immediately following the **denial of service attack**.

The **insurer's** liability will not include any further requests for **website recovery services** during the **policy period** and any such requests will need to be paid by the **company**.

Definitions

denial of service attack means a public facing website or secure public facing website being unable to respond to legitimate traffic, or responds so slowly as to be essentially unavailable, as a result of an attack which overwhelms the capacity of the **company's** computer system by sending an excessive volume of electronic data to such computer system and prevents authorised access to the website.

website recovery service means setting up a traffic filtering service, developing filtering rules, and hosting the filtering to re-establish the normal flow of traffic through the **company's** internet ports 443 (secure public facing website, associated with HTTPS traffic) and 80 (public facing website, associated with HTTP traffic), ensuring the **company's** business traffic is passed on seamlessly and without delay.

website recovery service will also include, if requested by the **insured** and authorised in writing in advance by the **insurer**, the continuation of hosted filtering services following a **denial of service attack**.

website recovery service provider means DOSarrest Internet Security, Ltd.

Claim Provisions

The **company** must notify the **insurer** as soon as possible and during the **policy period** of any **denial of service attack** occurring during the **policy period**.

Upon notification to **insurers**, the **insured** must:

(a) firstly, obtain a new IP address from their internet service provider and request this IP address be installed (or in the event that the host of the web server is the **company**, install the IP address for the A record to the new IP address); and

(b) secondly, contact the **website recovery service provider** by completing the form located at the following web address:

http://www.dosarrest.com/ddos-emergency-contact.

The **website recovery service provider** will contact the **insured** directly and request the policy number and effective date of this **policy**.

The **insured** will be required to enter into a service level agreement with the **website recovery service provider** for the provision of **website recovery services**.

All other terms and conditions of this **policy** remain unchanged.

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Abuse or molestation extension endorsement

Insurer Policy Number: A0022100225
Effective Date: 19/02/2025

This endorsement modifies the Beazley Directors' and Officers' and Corporate Legal Liability Module and shall be read as if incorporated within it.

It is understood and agreed that this policy is amended as follows:

1. **B. COVERAGE EXTENSIONS,** B.2, *Insured Persons extensions* is amended by the addition of the following coverage extension:

Abuse or molestation defence costs

The costs of defending any action, **claim** or **loss** arising out of, based upon or attributable to abuse or molestation.

2. **F. DEFINITIONS** is amended by the addition of the following definitions:

abuse or **molestation** means any:

a) acts of inflicting or causing physical harm to any natural person; or

b) acts of inflicting or causing mental or emotional harm to any natural person which are not **sexual behaviour**; or

c) fabricating symptoms of, or deliberately inducing illness or death of any natural person; or

d) **sexual behaviour**; or

e) grooming any natural person in preparation for sexual exploitation; or

sexual behaviour means any verbal or non-verbal act, communication, contact or other conduct involving sexual abuse, intimidation, molestation, discrimination, harassment or lewdness.

3. **Abuse or molestation defence costs** means:

The reasonable fees, costs and expenses to defend any actual or alleged **claim** or **loss** against the **Insured Person** in relation to **abuse** or **molestation**.

4. This coverage extension shall be subject to a sub limit of £100,000.

5. The sub limit for this coverage extension applies in the aggregate during the **policy period** and forms part of the **limit of liability** and is not in addition to it, irrespective of the amount of **claims** that are made during the **policy period** under this coverage extension.

All other terms and conditions of this **policy** remain unchanged.

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Directors & Officers EPL Excess waiver endorsement

Insurer Policy Number: A0022100225
Effective Date: 19/02/2025

This endorsement modifies the Director and Officers Corporate Legal Liability Module and shall be read as if incorporated within it:

It is understood and agreed that, for the purposes of this endorsement, this policy is amended as follows:

1. **Section E, General Conditions**, Clause 2, *Retention* is deleted and replaced in its entirety by the following:

   The **retention** will apply to:

   (a) all **loss** to which indemnification of an **insured person** by the **company** or an **outside entity** is legally required or permitted, whether or not actual indemnification is made, unless such indemnification is not made by the **company** or such **outside entity** solely by reason of its financial insolvency, in which case no retention will apply.

   (b) all other **loss** incurred by the **company**.

   The **insurer** will be liable only for that part of any covered **loss** which exceeds the **retention**.

   With respect to the **company's** and any **outside entity's** indemnification of **insured persons**, the certificate of incorporation, charter, by-laws, articles of association, or other organisational documents of the **parent company**, each **subsidiary** and each **outside entity**, will be deemed to permit indemnification of the **insured persons** to the fullest extent allowable by law.

   In the event a **company** or an **outside entity** refuses in writing to indemnify the **insured persons** for **policy costs** or fails to indemnify the **insured persons** for **policy costs** within 60 days of a request for indemnification, then the **insurer** will advance such **policy costs**, provided that the **insurer** will be entitled to seek recovery from the **company** for such **policy costs** up to the amount of the **retention**. The **insurer** will be entitled to offset such **policy costs** against any sums due from the **insurer** to the **company**.

   Only one **retention**, being the largest, will be applied to the total amount of **loss** arising from a **single event**.

   In respect of **mitigation costs**, a single **retention** will apply to all anticipated **claims** arising out of, based upon or attributable to the same originating cause, source or event.

   Notwithstanding the above, in the event of a **claim** in relation to or in connection with an **employment practices wrongful act** against the **Insured Person**, or a circumstance that may give rise to such a **Claim**, where the **Insured** utilizes and follows the legal advice provided by DAC Beachcroft via the legal helpline outlined in the policy, **Insurers** will waive the right to seek to recover the full amount of the **Retention** applicable.

   If the standard £2,500 **Retention** is applicable and shown on the Schedule in respect of Directors and Officers Liability cover, then the **Retention** will be reduced to Nil.

   If any other Retention that is applicable to and shown on the Schedule in respect of Directors and Officers Liability cover, then such **Retention** will be reduced by 50%.

All other terms and conditions of this **policy** remain unchanged.

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