

Certificate of Coverage



Policy No. D01P0001924A

Date: January 07, 2025 14:15

THIS IS TO CERTIFY THAT the Insurance described below is current for the period specified and is issued in accordance with the terms, conditions, definitions, limitations and exclusions of the policy. This Certificate is issued as a matter of information only and confers no rights upon the holder. It does not amend, extend or alter the coverage afforded by the Policy/Policies listed. It is provided as a summary only of the cover provided and is current only on the date of issue.

Insurance Type	Cyber Insurance
Policyholder	Pica Electrical Pty Ltd
Policy Period	From 15/01/2025 to 15/01/2026 16:00 Local Standard Time at the Insured's address.
Limit of Indemnity	AUD \$500,000
Excess	AUD \$1,000

War and Cyber Operation Exclusion No. 4

1. Notwithstanding any provision to the contrary in this insurance, this insurance does not cover that part of any loss, damage, liability, cost, or expense, of any kind:

- 1.1. directly or indirectly arising from a **war**, and/or
- 1.2. arising from a **cyber operation** that is carried out as part of a **war**, or the immediate preparation for a **war**, and/or
- 1.3. arising from a **cyber operation** that causes a **state** to become an **impacted state**.

Paragraph 1.3 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**.

Definitions

2. **Computer system** means any computer, hardware, software, communications system, electronic device (including but not limited to, smart phone, laptop, tablet, wearable device), server, cloud infrastructure or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility. If there is any inconsistency between definitions of **computer system** in this exclusion and the contract of insurance, the definition in the contract of insurance shall apply.

3. **Cyber operation** means the use of a **computer system** by, at the direction of, or under the control of a **state** to:

- 3.1. disrupt, deny access to or, degrade functionality of a **computer system**, and/or
- 3.2. copy, remove, manipulate, deny access to or destroy information in a **computer system**.

4. **Essential service** means a service that is essential for the maintenance of vital functions of a **state** including, but not limited to, financial institutions and associated financial market infrastructure, health services or utility services.

5. **Impacted state** means any **state** where a **cyber operation** has had a major detrimental impact on:

- 5.1. the functioning of that **state** due to disruption to the availability, integrity or delivery of an **essential service** in that **state**, and/or
- 5.2. the security or defence of that **state**.

6. **State** means sovereign state.

7. **War** means armed conflict involving physical force:

7.1. by a **state** against another **state**, or

7.2. as part of a civil war, rebellion, revolution, insurrection, military action or usurpation of power, whether war be declared or not.

Agile takes seriously its compliance with the General Insurance Code of Practice (the Code) in respect to its claims handling and Agile's claims handling procedures are comprehensive and Code compliant.

IN WITNESS WHEREOF

this Certificate has been signed at Sydney by Robin Barham



Coverholder at Lloyd's

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Agile Underwriting Services Pty Ltd (ABN 48 467 908 243, AFS Licence No. 483373) on behalf of certain Underwriters at Lloyd's, and acts as agent for the Underwriters in performing its duties under its Binding Authority Agreement UMR: B04440365A24AA