

Policy certificate

GENERAL INFORMATION

THE INSURED:	UAB ConvertAPI
ADDRESS:	111 Lauksargio street Vilnius 10105 Lithuania
THE UNDERWRITERS:	Underwritten by Lloyd's Insurance Company S.A. and other insurers
THE INCEPTION DATE:	00:01 Local Standard Time on 24 Nov 2022
THE EXPIRY DATE:	00:01 Local Standard Time on 24 Nov 2023
TECHNOLOGY SERVICES:	File Conversion Software
LEGAL ACTION:	Worldwide
TERRITORIAL SCOPE:	Worldwide

COVERS

INSURING CLAUSE 1: PROFESSIONAL LIABILITY

ALL SECTIONS COMBINED

Aggregate limit of liability: EUR1,000,000 in the aggregate

SECTION A: PRODUCTS AND SERVICES LIABILITY

Limit of liability: EUR1,000,000 each and every claim, including costs and expenses

Deductible: EURO each and every claim, including costs and expenses

SECTION B: BREACH OF CONTRACT

Limit of liability: EUR1,000,000 each and every claim, including costs and expenses

Deductible: EURO each and every claim, including costs and expenses

SECTION C: SUB-CONTRACTOR VICARIOUS LIABILITY

Limit of liability: EUR1,000,000 each and every claim, including costs and expenses

Deductible: EURO each and every claim, including costs and expenses

SECTION D: INTELLECTUAL PROPERTY RIGHTS INFRINGEMENT AND DEFAMATION

Limit of liability:	EUR1,000,000	each and every claim, including costs and expenses
Deductible:	EUR0	each and every claim, including costs and expenses

SECTION E: REGULATORY COSTS AND FINES

Limit of liability:	EUR1,000,000	each and every claim, including costs and expenses
Deductible:	EUR0	each and every claim, including costs and expenses

SECTION F: DISHONESTY OF EMPLOYEES

Limit of liability:	EUR1,000,000	each and every claim, including costs and expenses
Deductible:	EUR0	each and every claim, including costs and expenses

SECTION G: PAYMENT OF WITHHELD FEES

Limit of liability:	EUR1,000,000	each and every claim, including costs and expenses
Deductible:	EUR0	each and every claim, including costs and expenses

INSURING CLAUSE 2: NETWORK SECURITY & PRIVACY LIABILITY

ALL SECTIONS COMBINED

Aggregate limit of liability: EUR1,000,000 in the aggregate

SECTION A: NETWORK SECURITY LIABILITY

Limit of liability: EUR1,000,000 each and every claim, including costs and expenses
Deductible: EURO each and every claim, including costs and expenses

SECTION B: PRIVACY LIABILITY

Limit of liability: EUR1,000,000 each and every claim, including costs and expenses
Deductible: EURO each and every claim, including costs and expenses

SECTION C: MANAGEMENT LIABILITY

Limit of liability: EUR1,000,000 each and every claim, including costs and expenses
Deductible: EURO each and every claim, including costs and expenses

SECTION D: REGULATORY INVESTIGATION COSTS

Limit of liability: EUR1,000,000 each and every claim, including costs and expenses
Deductible: EURO each and every claim, including costs and expenses

SECTION E: PCI FINES, PENALTIES AND ASSESSMENTS

Limit of liability: EUR1,000,000 each and every claim, including costs and expenses
Deductible: EURO each and every claim, including costs and expenses

INSURING CLAUSE 3: CYBER INCIDENT RESPONSE

ALL SECTIONS COMBINED

Aggregate limit of liability: EUR1,000,000 in the aggregate

SECTION A: INCIDENT RESPONSE COSTS

Limit of liability: EUR1,000,000 each and every claim, including costs and expenses
Deductible: EURO each and every claim, including costs and expenses

SECTION B: LEGAL AND REGULATORY COSTS

Limit of liability:	EUR1,000,000	each and every claim, including costs and expenses
Deductible:	EUR0	each and every claim, including costs and expenses

SECTION C: IT SECURITY AND FORENSIC COSTS

Limit of liability:	EUR1,000,000	each and every claim, including costs and expenses
Deductible:	EUR0	each and every claim, including costs and expenses

SECTION D: CRISIS COMMUNICATION COSTS

Limit of liability:	EUR1,000,000	each and every claim, including costs and expenses
Deductible:	EUR0	each and every claim, including costs and expenses

SECTION E: PRIVACY BREACH MANAGEMENT COSTS

Limit of liability:	EUR1,000,000	each and every claim, including costs and expenses
Deductible:	EUR0	each and every claim, including costs and expenses

SECTION F: THIRD PARTY PRIVACY BREACH MANAGEMENT COSTS

Limit of liability:	EUR1,000,000	each and every claim, including costs and expenses
Deductible:	EUR0	each and every claim, including costs and expenses

SECTION G: POST BREACH REMEDIATION COSTS

Limit of liability:	EUR50,000	each and every claim, including costs and expenses
Deductible:	EUR0	each and every claim, including costs and expenses

INSURING CLAUSE 4: CYBER CRIME

SECTION A: ELECTRONIC THEFT OF YOUR FINANCIAL ASSETS

NO COVER GIVEN

SECTION B: ELECTRONIC THEFT OF THIRD PARTY FUNDS HELD IN ESCROW

NO COVER GIVEN

SECTION C: THEFT OF PERSONAL FINANCIAL ASSETS

NO COVER GIVEN

SECTION D: EXTORTION

Aggregate limit of liability: EUR1,000,000 in the aggregate, including costs and expenses
Deductible: EURO each and every claim

SECTION E: TELEPHONE HACKING

NO COVER GIVEN

SECTION F: PUSH PAYMENT FRAUD

NO COVER GIVEN

SECTION G: UNAUTHORISED USE OF COMPUTER RESOURCES

NO COVER GIVEN

INSURING CLAUSE 5: SYSTEM DAMAGE AND BUSINESS INTERRUPTION

ALL SECTIONS COMBINED

Aggregate limit of liability: EUR1,000,000 in the aggregate

SECTION A: SYSTEM DAMAGE AND RECTIFICATION COSTS

Limit of liability: EUR1,000,000 each and every claim, including costs and expenses
Deductible: EURO each and every claim

SECTION B: DIRECT LOSS OF PROFITS AND INCREASED COST OF WORKING

Limit of liability: EUR1,000,000 each and every claim, including costs and expenses
Deductible: EURO each and every claim

SECTION C: ADDITIONAL INCREASED COST OF WORKING

Limit of liability: EUR50,000 each and every claim, including costs and expenses
Deductible: EURO each and every claim, including costs and expenses

SECTION D: DEPENDENT BUSINESS INTERRUPTION

Limit of liability: EUR1,000,000 each and every claim, including costs and expenses
Deductible: EURO each and every claim, including costs and expenses

SECTION E: CONSEQUENTIAL REPUTATIONAL HARM

Limit of liability:	EUR1,000,000	each and every claim, including costs and expenses
Deductible:	EUR0	each and every claim, including costs and expenses

SECTION F: CLAIM PREPARATION COSTS

Limit of liability:	EUR25,000	each and every claim, including costs and expenses
Deductible:	EUR0	each and every claim, including costs and expenses

SECTION G: HARDWARE REPLACEMENT COSTS

Limit of liability:	EUR1,000,000	each and every claim, including costs and expenses
Deductible:	EUR0	each and every claim, including costs and expenses

INSURING CLAUSE 6: GENERAL LIABILITY

SECTION A: PUBLIC LIABILITY

Limit of liability:	EUR1,000,000	each and every claim, including costs and expenses
Deductible:	EUR1,000	each and every claim, including costs and expenses

SECTION B: PRODUCTS LIABILITY

Aggregate limit of liability:	EUR1,000,000	in the aggregate, including costs and expenses
Deductible:	EUR1,000	each and every claim, including costs and expenses

SECTION C: PERSONAL AND ADVERTISING INJURY

Aggregate limit of liability:	EUR1,000,000	in the aggregate, including costs and expenses
Deductible:	EUR1,000	each and every claim, including costs and expenses

SECTION D: POLLUTION LIABILITY

Aggregate limit of liability:	EUR1,000,000	in the aggregate, including costs and expenses
Deductible:	EUR1,000	each and every claim, including costs and expenses

SECTION E: TENANTS' LEGAL LIABILITY

Aggregate limit of liability:	EUR250,000	in the aggregate, including costs and expenses
Deductible:	EUR1,000	each and every claim, including costs and expenses

INSURING CLAUSE 7: COMMERCIAL PROPERTY

NO COVER GIVEN

INSURING CLAUSE 8: BUSINESS INTERRUPTION

NO COVER GIVEN

INSURING CLAUSE 9: LOSS MITIGATION

Limit of liability:	EUR1,000,000	each and every claim, including costs and expenses
Deductible:	EUR0	each and every claim

INSURING CLAUSE 10: REPUTATION AND BRAND PROTECTION

Aggregate limit of liability:	EUR100,000	in the aggregate, including costs and expenses
Deductible:	EUR0	each and every claim

INSURING CLAUSE 11: COURT ATTENDANCE COSTS

Aggregate limit of liability:	EUR100,000	in the aggregate, including costs and expenses
Deductible:	EUR0	each and every claim

