



Policy certificate

Insurance effected through the Coverholder:

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

PLEASE NOTE – This notice contains important information. PLEASE READ CAREFULLY.

This Certificate is issued by the Coverholder in accordance with the authorisation granted to the Coverholder under the Binding Authority Agreement with the Unique Market Reference stated within this Policy. This Policy comprises a Certificate, the Schedule, Wording and all other provisions and conditions attached and any endorsements issued.

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this Policy.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

In Witness whereof this Certificate has been signed by:

A handwritten signature in black ink, appearing to read 'ARH', followed by a wavy line.

Authorised Official

Please examine this document carefully. If it does not meet your needs, please contact your broker immediately. In all communications the policy number appearing overleaf should be quoted.



SCHEDULE

POLICY NUMBER:	ESO0140658229
UNIQUE MARKET REFERENCES:	B087525C9N5051 B087525C9N5053
THE INSURED:	Zero Tech Waste
ADDRESS:	Unit 4A, Beenham Grange Grange Lane Reading RG7 5PP UK
THE UNDERWRITERS:	Underwritten by certain underwriters at Lloyd's and other insurers, led as stated in the Lead Insurer Information page
THE INCEPTION DATE:	00:01 Local Standard Time on 22 Jan 2026
THE EXPIRY DATE:	00:01 Local Standard Time on 22 Jan 2027
TOTAL PAYABLE:	GBP1,192.00
Premium breakdown:	
Premium:	GBP975.00
Insurance Premium Tax:	GBP117.00
Policy Administration Fee:	GBP100.00
TECHNOLOGY SERVICES:	IT Reseller
LEGAL ACTION:	Worldwide
TERRITORIAL SCOPE:	Worldwide
RETROACTIVE DATE(S):	
Professional Liability:	Unlimited
REPUTATIONAL HARM PERIOD:	12 months
INDEMNITY PERIOD (SYSTEM DAMAGE AND BUSINESS INTERRUPTION cover only):	12 months
TIME FRANCHISE:	8 hours
OPTIONAL EXTENDED REPORTING PERIOD:	12 months for 100% of applicable annualised premium
CLAIMS MANAGER:	CFC Underwriting Limited Please report all new claims to: newclaims@cfc.com
CYBER INCIDENT RESPONSE LINE:	In the event of an actual or suspected cyber incident please call our Cyber Incident Response Team on the toll free 24-hour hotline number: 0800 975 3034 or email cyberclaims@cfc.com
WORDING:	Technology v3.0
ENDORSEMENTS:	Complaints Notice (NON USA)



Subjectivity Condition Clause
Bodily Injury And Property Damage Sub-Limit Clause
(Products And Services Liability)
Tech Start Up Scheme Clause (Excluding Property)

SCHEDULE

INSURING CLAUSE 1: PROFESSIONAL LIABILITY

SECTION A: PRODUCTS AND SERVICES LIABILITY

Limit of liability:	GBP1,000,000	each and every claim, including costs and expenses
Deductible:	GBP0	each and every claim, including costs and expenses

SECTION B: BREACH OF CONTRACT

Limit of liability:	GBP1,000,000	each and every claim, including costs and expenses
Deductible:	GBP0	each and every claim, including costs and expenses

SECTION C: SUB-CONTRACTOR VICARIOUS LIABILITY

Limit of liability:	GBP1,000,000	each and every claim, including costs and expenses
Deductible:	GBP0	each and every claim, including costs and expenses

SECTION D: INTELLECTUAL PROPERTY RIGHTS INFRINGEMENT AND MEDIA LIABILITY

Limit of liability:	GBP250,000	each and every claim, including costs and expenses
Deductible:	GBP0	each and every claim, including costs and expenses

SECTION E: REGULATORY COSTS AND FINES

Limit of liability:	GBP1,000,000	each and every claim, including costs and expenses
Deductible:	GBP0	each and every claim, including costs and expenses

SECTION F: DISHONESTY OF EMPLOYEES

Limit of liability:	GBP1,000,000	each and every claim, including costs and expenses
Deductible:	GBP0	each and every claim, including costs and expenses

SECTION G: PAYMENT OF WITHHELD FEES

Limit of liability:	GBP1,000,000	each and every claim
Deductible:	GBP0	each and every claim

INSURING CLAUSE 2: EMPLOYEE CRIME

NO COVER GIVEN



INSURING CLAUSE 3: CYBER CRIME

NO COVER GIVEN

INSURING CLAUSE 4: NETWORK SECURITY & PRIVACY LIABILITY

SECTION A: NETWORK SECURITY LIABILITY

Limit of liability:	GBP1,000,000	each and every claim, including costs and expenses
Deductible:	GBP0	each and every claim, including costs and expenses

SECTION B: PRIVACY LIABILITY

Limit of liability:	GBP1,000,000	each and every claim, including costs and expenses
Deductible:	GBP0	each and every claim, including costs and expenses

SECTION C: MANAGEMENT LIABILITY

Limit of liability:	GBP1,000,000	each and every claim, including costs and expenses
Deductible:	GBP0	each and every claim, including costs and expenses

SECTION D: REGULATORY FINES, PENALTIES AND INVESTIGATION COSTS

Limit of liability:	GBP1,000,000	each and every claim, including costs and expenses
Deductible:	GBP0	each and every claim, including costs and expenses

SECTION E: PCI FINES, PENALTIES AND ASSESSMENTS

Limit of liability:	GBP1,000,000	each and every claim, including costs and expenses
Deductible:	GBP0	each and every claim, including costs and expenses

SECTION F: CONTINGENT BODILY INJURY

Limit of liability:	GBP1,000,000	each and every claim, including costs and expenses
Deductible:	GBP0	each and every claim, including costs and expenses

INSURING CLAUSE 5: CYBER INCIDENT RESPONSE

SECTION A: INCIDENT RESPONSE COSTS

Limit of liability:	GBP100,000	each and every claim
Deductible:	GBP0	each and every claim



SECTION B: LEGAL AND REGULATORY COSTS

Limit of liability:	GBP100,000	each and every claim
Deductible:	GBP0	each and every claim

SECTION C: IT SECURITY AND FORENSIC COSTS

Limit of liability:	GBP100,000	each and every claim
Deductible:	GBP0	each and every claim

SECTION D: CRISIS COMMUNICATION COSTS

Limit of liability:	GBP100,000	each and every claim
Deductible:	GBP0	each and every claim

SECTION E: PRIVACY BREACH MANAGEMENT COSTS

Limit of liability:	GBP100,000	each and every claim
Deductible:	GBP0	each and every claim

SECTION F: THIRD PARTY PRIVACY BREACH MANAGEMENT COSTS

Limit of liability:	GBP100,000	each and every claim
Deductible:	GBP0	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
Deductible:	GBP0	each and every claim

INSURING CLAUSE 6: CYBER EXTORTION

NO COVER GIVEN

INSURING CLAUSE 7: SYSTEM DAMAGE AND BUSINESS INTERRUPTION

SECTION A: SYSTEM DAMAGE AND RECTIFICATION COSTS

Limit of liability:	GBP100,000	each and every claim
Deductible:	GBP0	each and every claim



SECTION B: HARDWARE REPLACEMENT COSTS

Limit of liability:	GBP100,000	each and every claim
Deductible:	GBP0	each and every claim

SECTION C: INCOME LOSS AND INCREASED COST OF WORKING

Limit of liability:	GBP100,000	each and every claim
Deductible:	GBP0	each and every claim

SECTION D: EMERGENCY AND ADDITIONAL OPERATIONAL CONTINUITY COSTS

Limit of liability:	GBP50,000	each and every claim
Deductible:	GBP0	each and every claim

SECTION E: VOLUNTARY AND REGULATORY SHUTDOWN

Limit of liability:	GBP100,000	each and every claim
Deductible:	GBP0	each and every claim

SECTION F: DEPENDENT BUSINESS INTERRUPTION

Limit of liability:	GBP100,000	each and every claim
Deductible:	GBP0	each and every claim

SECTION G: CONSEQUENTIAL REPUTATIONAL HARM

Limit of liability:	GBP50,000	each and every claim
Deductible:	GBP0	each and every claim

SECTION H: LOST OR MISSED BIDS

Limit of liability:	GBP100,000	each and every claim
Deductible:	GBP0	each and every claim

SECTION I: CLAIM PREPARATION COSTS

Limit of liability:	GBP25,000	each and every claim
Deductible:	GBP0	each and every claim



INSURING CLAUSE 8: GENERAL LIABILITY

SECTION A: PUBLIC LIABILITY

Limit of liability:	GBP2,000,000	each and every claim, including costs and expenses
Deductible:	GBP500	each and every claim, including costs and expenses

SECTION B: PRODUCTS LIABILITY

Aggregate limit of liability:	GBP2,000,000	in the aggregate, including costs and expenses
Deductible:	GBP500	each and every claim, including costs and expenses

SECTION C: PERSONAL AND ADVERTISING INJURY

Aggregate limit of liability:	GBP2,000,000	in the aggregate, including costs and expenses
Deductible:	GBP500	each and every claim, including costs and expenses

SECTION D: POLLUTION LIABILITY

Aggregate limit of liability:	GBP2,000,000	in the aggregate, including costs and expenses
Deductible:	GBP500	each and every claim, including costs and expenses

INSURING CLAUSE 9: EMPLOYERS' LIABILITY

Limit of liability:	GBP10,000,000	each and every claim, including costs and expenses
Deductible:	GBP0	each and every claim

INSURING CLAUSE 10: COMMERCIAL PROPERTY

NO COVER GIVEN

INSURING CLAUSE 11: BUSINESS INTERRUPTION

NO COVER GIVEN

INSURING CLAUSE 12: LEGAL EXPENSES

NO COVER GIVEN

INSURING CLAUSE 13: LOSS MITIGATION

Limit of liability:	GBP1,000,000	each and every claim, including costs and expenses
Deductible:	GBP0	each and every claim, including costs and expenses



INSURING CLAUSE 14: CRIMINAL REWARD COVER

Limit of liability: GBP100,000 each and every claim

Deductible: GBP0 each and every claim

INSURING CLAUSE 15: REPUTATION AND BRAND PROTECTION

Aggregate limit of liability: GBP100,000 in the aggregate

Deductible: GBP0 each and every claim

INSURING CLAUSE 16: COURT ATTENDANCE COSTS

Aggregate limit of liability: GBP100,000 in the aggregate

Deductible: GBP0 each and every claim



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 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

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.

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



LEAD INSURER INFORMATION

POLICY NUMBER: ESO0140658229
THE INSURED: Zero Tech Waste
THE INCEPTION DATE: 22 Jan 2026

This page provides the details of the lead insurer for the cover purchased under this Policy. These details are provided to you to confirm which syndicates are providing this cover and the security of this Policy.

Coverage: **INSURING CLAUSE 1: PROFESSIONAL LIABILITY**
INSURING CLAUSE 4: NETWORK SECURITY & PRIVACY LIABILITY
INSURING CLAUSE 5: CYBER INCIDENT RESPONSE
INSURING CLAUSE 7: SYSTEM DAMAGE AND BUSINESS INTERRUPTION
INSURING CLAUSE 14: CRIMINAL REWARD COVER

UMR: B087525C9N5051

Underwriters: Underwritten by certain underwriters at Lloyd's and other insurers

Led By: Asta Managing Agency Limited on behalf of CFC 1988

Coverage: **INSURING CLAUSE 8: GENERAL LIABILITY**
INSURING CLAUSE 9: EMPLOYERS' LIABILITY

UMR: B087525C9N5053

Underwriters: Underwritten by certain underwriters at Lloyd's and other insurers

Led By: AXA XL Underwriting Agencies Limited on behalf of XLC 2003



SUBJECTIVITY CONDITION CLAUSE

ATTACHING TO POLICY ESO0140658229
NUMBER:
THE INSURED: Zero Tech Waste
WITH EFFECT FROM: 22 Jan 2026

It is understood and agreed that the following **CONDITION** is added to this Policy:

Subjectivities

The cover provided by this Policy is conditional upon **you** providing **us** with some additional information as detailed in the table below together with the dates by which **we** must have received this information.

Additional information:	Due date:
Satisfactory confirmation that you have downloaded & registered our incident response mobile app, details of which can be found with your policy documents.	21 Feb 2026

Upon receiving this additional information **we** reserve the right to change the terms or conditions of this Policy, including amending the premium, or to issue notice of cancellation in accordance with the "Cancellation" **CONDITION**.

If **we** change the terms or conditions of this Policy, this constitutes a counteroffer which **you** may accept or decline. If **you** decline **our** counteroffer **we** will issue notice of cancellation in accordance with the "Cancellation" **CONDITION**.

If the additional information is not received by the due dates shown in the table above **we** may, at **your** request, consider extending the due dates or **we** may issue a notice of cancellation in accordance with the "Cancellation" **CONDITION**.

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY



BODILY INJURY AND PROPERTY DAMAGE SUB-LIMIT CLAUSE (PRODUCTS AND SERVICES LIABILITY)

ATTACHING TO POLICY ESO0140658229
NUMBER:

THE INSURED: Zero Tech Waste

WITH EFFECT FROM: 22 Jan 2026

It is understood and agreed that in respect of **INSURING CLAUSE 1 (SECTION A only)**, the following sub-limit will apply to all **claims** arising out of **bodily injury** or **property damage**, and not the applicable **limit of liability** stated in the Schedule:

Limit of liability:	GBP 250,000	each and every claim, including costs and expenses . This sub-limit is a part of and not in addition to the applicable limit of liability .
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SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY

TECH START UP SCHEME CLAUSE (EXCLUDING PROPERTY)

ATTACHING TO POLICY ESO0140658229

NUMBER:

THE INSURED: Zero Tech Waste

WITH EFFECT FROM: 22 Jan 2026

It is understood and agreed that the following amendments are made to the Schedule:

1. The title of **INSURING CLAUSE 7 (SECTION C only)** is deleted in its entirety and replaced with “**DIRECT LOSS OF PROFITS, INCREASED COST OF WORKING AND INCREASED RESEARCH AND DEVELOPMENT EXPENDITURE**”.

2. The following **SECTION** is added to **INSURING CLAUSE 7**:

SECTION: RESEARCH AND DEVELOPMENT PROPERTY REPLACEMENT COSTS

Limit of liability: GBP25,000 each and every claim

Deductible: GBP500 each and every claim

It is further understood and agreed that the following amendments are made to this Policy:

1. **INSURING CLAUSE 7 (SECTION C only)** is deleted in its entirety and replaced with the following:

SECTION C: DIRECT LOSS OF PROFITS, INCREASED COST OF WORKING AND INCREASED RESEARCH AND DEVELOPMENT EXPENDITURE

We agree to reimburse you for your direct loss of profits, increased cost of working and increased research and development expenditure sustained during the indemnity period as a direct result of an interruption to your business activities caused by your computer systems downtime arising directly out of a cyber event, system failure or operator error which is first discovered by you during the period of the policy, provided that the computer systems downtime lasts longer than the waiting period.

2. The following **SECTION** is added to **INSURING CLAUSE 7**:

SECTION: RESEARCH AND DEVELOPMENT PROPERTY REPLACEMENT COSTS

We agree to pay on your behalf any reasonable sums necessarily incurred to repair or replace your research and development property that has been damaged as a direct result of a cyber event first discovered by you during the period of the policy.

3. The following paragraph is added to the **DEFINITION** of “**General**”



contents”:

General contents does not include any **research and development property**.

4. The following paragraph is added to the **DEFINITION** of **“Portable contents”**:

Portable contents does not include **research and development property**.

5. The paragraph is added to the **DEFINITION** of **“Stock”**:

Stock does not include **research and development property**.

6. The following **DEFINITIONS** are added:

“Increased research and development expenditure” means

any reasonable sums necessarily incurred to:

- a. resume the interrupted **research and development project** to; and
- b. continue the interrupted **research and development project** from;

the place it was at immediately before the damage occurred.

“Prototype” means

a first or preliminary version of tangible property from which other forms are developed.

“Research and development project” means

activities that directly relate to and directly support the development of new products or the enhancement of existing products.

“Research and development property” means

any tangible property, including any **prototype**, used during any **research and development project**.

Research and development property does not include **general contents, portable contents** or **stock**.

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY



CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy)

Policy Number: ESO0140658229

1. Name of policy holder: Zero Tech Waste including all subsidiaries
2. Date of commencement of insurance policy: 22 Jan 2026
3. Date of expiry of insurance policy: 22 Jan 2027

We hereby certify that subject to paragraph 2:

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies; and
2. The minimum amount of cover provided by this policy is no less than £5 million.

Signed on behalf of certain underwriters at Lloyd's and other insurers subscribing to the above policy (Authorised Insurers)

Signature:

Date: 16 Jan 2026

Notes:

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.*
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.*
- (c) See regulation 3(1) of the the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.*