Policy certificate

Insurance effected through the Coverholder:

CFC Europe S.A.
Levels 11 and 12, Bastion Tower
5 Place du Champs de Mars
1050 Brussels
Belgium

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

The Coverholder acts as an agent of Lloyd's Insurance Company S.A. in performing its duties under the Coverholder Appointment 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 is shown in this contract.

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:

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:	ESN0040390761
UNIQUE MARKET REFERENCES:	B173024C0I45002
THE INSURED:	Live Engage Sp. z o.o
ADDRESS:	Św. Marcin 29/8 61-806 Poznań 0 Poland
THE UNDERWRITERS:	Underwritten by Lloyd's Insurance Company S.A. and other insurers
THE INCEPTION DATE:	00:01 Local Standard Time on 12 Jun 2025
THE EXPIRY DATE:	00:01 Local Standard Time on 12 Jun 2026
TOTAL PAYABLE:	USD5,500.00
Premium breakdown:	
Premium:	USD5,000.00
Policy Administration Fee:	USD500.00
TECHNOLOGY SERVICES:	Platform/ System as a Service
LEGAL ACTION:	Worldwide
TERRITORIAL SCOPE:	Worldwide
RETROACTIVE DATE(S):	
Professional Liability:	As Expiring
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 Claims 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: +44 (0) 208 798 3134 or email cyberclaims@cfc.com
WORDING:	Technology v4.0
ENDORSEMENTS:	Complaints Notice (Poland) English Language Agreement Clause Service of Suit Clause

SCHEDULE

INSURING CLAUSE 1: PROFESSIONAL LIABILITY

ALL SECTIONS COMBINED

Aggregate limit of liability:	USD5,000,000	in the aggregate

SECTION A: PRODUCTS AND SERVICES LIABILITY

Limit of liability:	USD5,000,000	each and every claim, including **costs and expenses**
Deductible:	USD1,000	each and every claim, including **costs and expenses**

SECTION B: BREACH OF CONTRACT

Limit of liability:	USD5,000,000	each and every claim, including **costs and expenses**
Deductible:	USD1,000	each and every claim, including **costs and expenses**

SECTION C: SUB-CONTRACTOR VICARIOUS LIABILITY

Limit of liability:	USD5,000,000	each and every claim, including **costs and expenses**
Deductible:	USD1,000	each and every claim, including **costs and expenses**

SECTION D: INTELLECTUAL PROPERTY RIGHTS INFRINGEMENT AND MEDIA LIABILITY

Limit of liability:	USD5,000,000	each and every claim, including **costs and expenses**
Deductible:	USD1,000	each and every claim, including **costs and expenses**

SECTION E: REGULATORY COSTS AND FINES

Limit of liability:	USD5,000,000	each and every claim, including **costs and expenses**
Deductible:	USD1,000	each and every claim, including **costs and expenses**

SECTION F: DISHONESTY OF EMPLOYEES

Limit of liability:	USD5,000,000	each and every claim, including **costs and expenses**
Deductible:	USD1,000	each and every claim, including **costs and expenses**

SECTION G: PAYMENT OF WITHHELD FEES

Limit of liability:	USD5,000,000	each and every claim
Deductible:	USD1,000	each and every claim

INSURING CLAUSE 2: NETWORK SECURITY & PRIVACY LIABILITY

ALL SECTIONS COMBINED

Aggregate limit of liability:	USD5,000,000	in the aggregate

SECTION A: NETWORK SECURITY LIABILITY

Limit of liability:	USD5,000,000	each and every claim, including **costs and expenses**
Deductible:	USD1,000	each and every claim, including **costs and expenses**

SECTION B: PRIVACY LIABILITY

Limit of liability:	USD5,000,000	each and every claim, including **costs and expenses**
Deductible:	USD1,000	each and every claim, including **costs and expenses**

SECTION C: MANAGEMENT LIABILITY

Limit of liability:	USD5,000,000	each and every claim, including **costs and expenses**
Deductible:	USD1,000	each and every claim, including **costs and expenses**

SECTION D: REGULATORY FINES, PENALTIES AND INVESTIGATION COSTS

Limit of liability:	USD5,000,000	each and every claim, including **costs and expenses**
Deductible:	USD1,000	each and every claim, including **costs and expenses**

SECTION E: PCI FINES, PENALTIES AND ASSESSMENTS

Limit of liability:	USD5,000,000	each and every claim, including **costs and expenses**
Deductible:	USD1,000	each and every claim, including **costs and expenses**

SECTION F: CONTINGENT BODILY INJURY

Limit of liability:	USD250,000	each and every claim, including **costs and expenses**
Deductible:	USD1,000	each and every claim, including **costs and expenses**

INSURING CLAUSE 3: CYBER INCIDENT RESPONSE

ALL SECTIONS COMBINED

Aggregate limit of liability:	USD5,000,000	in the aggregate

SECTION A: INCIDENT RESPONSE COSTS

Aggregate limit of liability:	USD5,000,000	in the aggregate
Deductible:	USD0	each and every claim

SECTION B: LEGAL AND REGULATORY COSTS

Limit of liability:	USD5,000,000	each and every claim
Deductible:	USD1,000	each and every claim

SECTION C: IT SECURITY AND FORENSIC COSTS

Limit of liability:	USD5,000,000	each and every claim
Deductible:	USD1,000	each and every claim

SECTION D: CRISIS COMMUNICATION COSTS

Limit of liability:	USD5,000,000	each and every claim
Deductible:	USD1,000	each and every claim

SECTION E: PRIVACY BREACH MANAGEMENT COSTS

Limit of liability:	USD5,000,000	each and every claim
Deductible:	USD1,000	each and every claim

SECTION F: THIRD PARTY PRIVACY BREACH MANAGEMENT COSTS

Limit of liability:	USD5,000,000	each and every claim
Deductible:	USD1,000	each and every claim

SECTION G: POST BREACH REMEDIATION COSTS

Limit of liability:	USD50,000	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:	USD0	each and every claim

INSURING CLAUSE 4: CYBER CRIME

NO COVER GIVEN

INSURING CLAUSE 5: CYBER EXTORTION

Aggregate limit of liability:	USD5,000,000	in the aggregate
Deductible:	USD1,000	each and every claim

INSURING CLAUSE 6: SYSTEM DAMAGE AND BUSINESS INTERRUPTION

ALL SECTIONS COMBINED

Aggregate limit of liability:	USD5,000,000	in the aggregate

SECTION A: SYSTEM DAMAGE AND RECTIFICATION COSTS

Aggregate limit of liability:	USD5,000,000	in the aggregate
Limit of liability:	USD5,000,000	each and every claim
Deductible:	USD1,000	each and every claim

SECTION B: HARDWARE REPLACEMENT COSTS

Limit of liability:	USD5,000,000	each and every claim
Deductible:	USD1,000	each and every claim

SECTION C: INCOME LOSS AND INCREASED COST OF WORKING

Limit of liability:	USD5,000,000	each and every claim
Deductible:	USD1,000	each and every claim

SECTION D: EMERGENCY AND ADDITIONAL OPERATIONAL CONTINUITY COSTS

Limit of liability:	USD100,000	each and every claim
Deductible:	USD1,000	each and every claim

SECTION E: VOLUNTARY AND REGULATORY SHUTDOWN

Limit of liability:	USD5,000,000	each and every claim
Deductible:	USD1,000	each and every claim

SECTION F: DEPENDENT BUSINESS INTERRUPTION

Limit of liability:	USD5,000,000	each and every claim
Deductible:	USD1,000	each and every claim

SECTION G: CONSEQUENTIAL REPUTATIONAL HARM

Limit of liability:	USD5,000,000	each and every claim
Deductible:	USD1,000	each and every claim

SECTION H: LOST OR MISSED BIDS

Limit of liability:	USD5,000,000	each and every claim
Deductible:	USD1,000	each and every claim

SECTION I: CLAIM PREPARATION COSTS

Limit of liability:	USD25,000	each and every claim
Deductible:	USD0	each and every claim

INSURING CLAUSE 7: GENERAL LIABILITY

NO COVER GIVEN

INSURING CLAUSE 8: LOSS MITIGATION

Limit of liability:	USD5,000,000	each and every claim, including **costs and expenses**
Deductible:	USD1,000	each and every claim, including **costs and expenses**

INSURING CLAUSE 9: CRIMINAL REWARD COVER

Limit of liability:	USD100,000	each and every claim
Deductible:	USD0	each and every claim

INSURING CLAUSE 10: REPUTATION AND BRAND PROTECTION

Aggregate limit of liability:	USD100,000	in the aggregate
Deductible:	USD0	each and every claim

INSURING CLAUSE 11: COURT ATTENDANCE COSTS

Aggregate limit of liability:	USD100,000	in the aggregate
Deductible:	USD0	each and every claim

OUR REGULATORY STATUS

CFC Europe S.A. is authorised and regulated by the Financial Services and Markets Authority (FSMA). CFC Europe's Firm Reference Number at the FSMA is 0711818068. These details may be checked by visiting the Financial Services and Markets Authority website at www.fsma.be/.

Lloyd's Insurance Company S.A. is a Belgian limited liability company (société anonyme / naamloze vennootschap) with its registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium. Its Firm Reference Number(s) and other details can be found on www.nbb.be.

HOW TO COMPLAIN - POLAND

We intend to provide an excellent service to you. However, we recognise 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 your insurance broker in the first instance, stating the nature of your complaint, the certificate and/or claim number.

Alternatively, you can contact us directly at complaints@cfc.com or please write to:

Complaints
CFC Europe S.A
Levels 11 and 12, Bastion Tower
5 Place du Champ de Mars
1050 Brussels

Your complaint will be acknowledged, in writing, within 5 business days of the complaint being made.

A decision on your complaint will be provided to you, in writing, within 30 days of the complaint being received. The decision may be sent to you by email if you requested this and provided an email address.

If a decision can'st be provided to you within 30 days because your complaint is complex, you will be contacted. You will be advised of the reason for the delay, the circumstances that must be established to handle the case and the expected timescale within which a response will be provided, which will not be more than 60 days after the complaint has been received.

Should you remain dissatisfied with the final response or if you have not received a final response within 30 days of the complaint being made, you may be eligible to refer complaint to Financial Ombudsman. The contact details are as follows:

Financial Ombudsman
Al. Jerozolimskie 87
02-001 Warsaw
Poland

Tel: +48 22 333 73 26/27
E-mail: biuro@rf.gov.pl
Website: www.rf.gov.pl/

The existence of this complaints procedure does not affect your right to commence a legal action or an alternative dispute resolution proceeding in accordance with your contractual rights.

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 Europe S.A. 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 Europe S.A. 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.

ENGLISH LANGUAGE AGREEMENT CLAUSE

ATTACHING TO POLICY NUMBER:	ESN0040390761
THE INSURED:	Live Engage Sp. z o.o
WITH EFFECT FROM:	12 Jun 2025

I hereby confirm my request that the present document and any other document and correspondence pertaining to the present insurance be in the English language.

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY

SERVICE OF SUIT CLAUSE

ATTACHING TO POLICY NUMBER:	ESN0040390761
THE INSURED:	Live Engage Sp. z o.o
WITH EFFECT FROM:	12 Jun 2025

We agree that all summonses, notices or processes requiring to be served upon **us** for the purpose of instituting any legal proceedings against **us** in connection with this Insurance will be properly served if addressed to **us** and delivered to **us** care of:

CFC Europe S.A
Levels 11 and 12, Bastion Tower
5 Place du Champ de Mars
1050 Brussels

who in this instance, have authority to accept service on **our** behalf.

By giving the above authority **we** do not renounce **our** right to any special delays or periods of time to which **we** may be entitled for the service of any such summonses, notices or processes by reason of **our** residence or domicile.

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY