



Insurance Services via UKGlobal (Continued)

2. Cyber Insurance

Comprehensive cover for the following;

- Cyber incident response costs (including IT forensics, legal, breach notification and crisis communications)
- Cybercrime (including social engineering, theft of personal funds, cyber extortion, ransomware attacks and unauthorised use of computer resources through cryptojacking or botnetting)
- System damage and business interruption (including full data re-creation, income loss and extra expense, additional extra expense, consequential reputational harm, as well as hardware repair and replacement)
- Network security and privacy liability (including management liability arising from a cyber events and regulatory fines and penalties)
- Media liability (including defamation and intellectual property rights infringement)
- Technology errors and omissions
- Court attendance costs
- Unlimited reinstatement of the level of cover for a company's own insured losses - thereby removing the restriction imposed by many insurers with an aggregate policy limit for all claims

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Insurance Services via UKGlobal (Continued) 3. Legal Expenses 4. UKGlobal Healthcare Solutions provides healthcare insurance and advice to protect Broad cover as follows: your business and employees Compliance & Regulation Appeals We work with the major Healthcare and Employee Benefit insurers - Contract Disputes such as AIG Life, AVIVA, AXA PPP, BUPA, Canada Life, Health Criminal Investigation/Prosecutions Assured, Healthshield, Medicash, MetLife, Simplyhealth, UNUM, Vitality Health, and Westfield - to see that the protection offered is Criminal Pre-proceedings Cover Crisis Communication Costs provided by robust and established insurance companies. Data Protection We offer access to specialist healthcare insurance products and Debt Recovery services, including; Employment Personal Injury Group and individual private medical insurance Personal Cover for Directors International private medical insurance Property Dental insurance Statutory License Protection Cash plans Tax Protection and VAT Group travel insurance Helplines Employee assistance programmes Business Legal Services Website Health screening Occupational health advice Association of Translation Companies UKGLOBAL **A**T(

Risk Management services provided to policyholders;

The cyber insurance policy is supported by a range of risk management services designed to either prevent, detect or respond to cyber events. including:

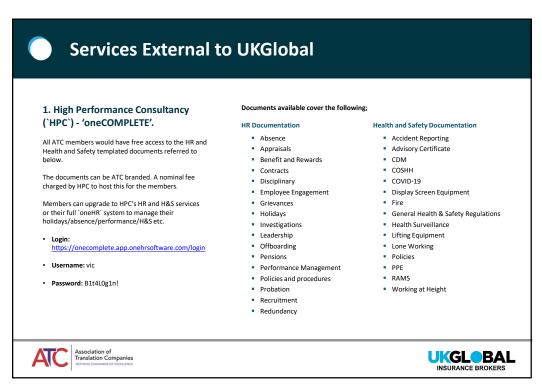
- Phishing-focused employee training
- Cyber risk awareness videos
- Cyber risk rating reports
- Dark web monitoring
- Cyber incident response planning tools.

In addition, the insurer's award-winning mobile app provides policyholders with proactive threat intelligence on the most critical cybersecurity risks relative to their business.

On the app, users can also access additional risk management tools (such as deep scanning), receive cybersecurity advice 24/7 through the 'Ask the Expert' function, and get immediate assistance from the insurer's specialist team in the event of a cyber incident through an instant claims notification process.



Insurance Services via UKGlobal (Continued)
5. Personal Accident/Life Changing Events insurance
 Personal Accident Insurance is designed to minimise the financial burden and stress caused by the inability to work as a result of an Accident. It is of particular importance to the self-employed and other workers who have no, or limited, loss of income cover.
An option is available to extend cover to include Sickness benefits
 Credit Protection Insurance is designed to maintain an individual's ability to pay their loan and/or other repayment commitments - such as utility bills, insurance premiums, club membership fees, school fees - should their personal circumstances change unexpectedly as a result of an accident, sickness or redundancy.
Maintaining the ability to carry on meeting such repayments relieves stress, protects a person's credit rating, and reduces the risk of having to surrender a financed property or leased vehicle, or forego a funded leisure activity
Association of Translation Companies DVFWHS STANDARDS OF CICLUMPCE



	nedys Law – Discounted Fees for Contract Review Service Relative to Implications for
Profess	sional Indemnity Insurance Policy Coverage
	can offer a discounted fixed fee for a standard contract review with a 5 working day turn around (subject to being provided with examples of tracts entered into by ATC members to assess the potential work involved).
3. Kenr	nedys Law – Free Legal Helpline Relative to Professional Indemnity Matters
A free lega	al helpline providing;
	nediate advice from experienced regional professional indemnity solicitors based regionally in London, South West, North West, North East, Iand, Northern Ireland and Republic of Ireland
 Call 	s limited to 30 minutes but can be extended at the solicitor's discretion
 Out 	-of-hours telephone support
 Con 	nplementary advice in legal matters - including:
1.1	Negligence allegations
1.1	Recovery of outstanding fees
	Commercial issues with professional risks implications
The servic	e has been effectively operated by Kennedys for over 15 years in conjunction with the majority of UK Professional Indemnity insurers.

