

This policy has been renewed for a period of twelve months from

31st December 2025

CONFIDENTIAL SOLUTIONS LIMITED  
 SUITE 833 GALLERY 8  
 THE LLOYDS BUILDING ONE LIME STREET  
 LONDON  
 EC3 7HA

**Agency No** 12153  
**Agent's Ref:**

Premium (exc Legal Expenses and IPT)	£	33,680.84
Legal Expenses Premium (exc IPT)	£	309.60
Total Premium exc IPT	£	33990.44
plus Premium Tax ( 12.0%)	£	4078.85
<b>Total Premium inc IPT</b>	<b>£</b>	<b>38069.29</b>

**Insured** ORBITAL FASTENERS LTD

**Business Description** SUPPLIERS OF STOCKISTS OF THREADED FASTENERS, HAND POWER AND CUTTING TOOLS FOR THE ENGINEERING AND CONSTRUCTION IND.

**Address** OLDS APPROACH  
 HERTFORDSHIRE  
 TOLPITTS LANE  
 WD18 9XT

Your Commercial Combined policy is shortly due for renewal.

Please check carefully that the cover provided by your policy is adequate. If any alterations are necessary please advise your Broker appropriately.

May we remind you of the necessity of informing us of any material changes that have occurred since either last renewal or inception of this policy. If you have any doubt as to whether a fact is material you should seek the advice of your Broker.

You should keep a record of all information supplied (including copies of all letters) relating to this Policy.

The renewal premium should be paid to your Broker by the renewal date.

Alternative methods of payment (Debit/Credit Card or monthly direct debits) are available.

Policy Number: PC02 021522144

RENEWAL

Commercial Combined Policy

**How We Use Your Information**

For details on how we may use your information please see the Notice to Policyholder at the back of this document or see our policy booklet, available on our website: [www.coveainsurance.co.uk](http://www.coveainsurance.co.uk).

**IMPORTANT Any query should be referred immediately to your Broker**

**DECLARATION**
**Commercial Combined Policy**
**Policy Number: PC02 021522144**

**Please arrange for the Insured to complete this declaration within one month of renewal**

The Insured      **ORBITAL FASTENERS LTD**

Business Description      **SUPPLIERS OF STOCKISTS OF THREADED FASTENERS, HAND POWER AND CUTTING TOOLS FOR THE ENGINEERING AND CONSTRUCTION IND.**

Renewal Date      **31st December 2025**

**Payments made during the 12 months prior to this renewal date**

**Notes**

- 1** The wages and salaries figures provided are to be without any deduction in respect of National Insurance, Income Tax, holidays with pay or contributory pensions for the next 12 months.
- 2** Payments made to labour only subcontractors including persons supplied by them or self-employed persons or persons hired or borrowed and under your control and persons engaged under training or work experience schemes must be included as Employees.
- 3** Include any payments to directors managerial staff partners and principals split between clerical and manual work as appropriate.

Please state the Insured's Wages, Salaries and Other Earnings split as shown below

<b>Partners, Principals &amp; Directors</b>		<b>Employees</b>	
At Insured's own Premises	Away from the Insured's own Premises	At Insured's own Premises	Away from the Insured's own Premises

a) Clerical, Admin & Managerial

b) All other Work - Please describe the various aspects of work carried out and the split in wages between each category

- (i)
- (ii)
- (iii)


c) Please state total wages relating to work involving the use of heat


d) Please state the Insured's Turnover split as follows:-

UK	Rest of World Excl. USA & Canada	USA & Canada

e) Total Payments to Bona Fide Subcontractors

Excl. Work involving the Use of Heat	Incl. Work involving the Use of Heat

Date \_\_\_\_\_ Signed \_\_\_\_\_ For and on behalf of \_\_\_\_\_

**POLICY  
SCHEDULE**
**Commercial Combined Policy**
**Policy Number: PC02 021522144**

 Period of Insurance from **31st December 2025** To Expiry Date **31st December 2026**

Agent **CONFIDENTIAL SOLUTIONS LIMITED**  
 SUITE 833 GALLERY 8  
 THE LLOYDS BUILDING ONE LIME STREET  
 LONDON  
 EC3 7HA

Agency No: **12153**  
 Agent's Ref:

Premium (exc Legal Expenses and IPT)	£	<b>33,680.84</b>
Legal Expenses Premium (exc IPT)	£	<b>309.60</b>
Total Premium exc IPT	£	<b>33990.44</b>
plus Premium Tax ( 12.0%)	£	<b>4078.85</b>
Total Premium inc IPT	£	<b>38069.29</b>

Insured **ORBITAL FASTENERS LTD**

Business Description **SUPPLIERS OF STOCKISTS OF THREADED FASTENERS, HAND POWER AND CUTTING TOOLS FOR THE ENGINEERING AND CONSTRUCTION IND.**

Address **OLDS APPROACH** **TOLPITTS LANE**  
**HERTFORDSHIRE** **WD18 9XT**

**Policy Cover**

Section 1 - Material Damage	Insured
Section 2 - Business Interruption	Insured
Section 3 - Goods In Transit	Not Insured
Section 4 - Loss of Business Money	Insured
Section 5 - Personal Accident (Assault)	Insured
Section 6 - Employers Liability	Insured
Section 7 - Public Liability	Insured
Section 8 - Products Liability	Insured
Section 9 - Specified All Risks	Not Insured
Section 10 - Refrigerated Stock	Not Insured
Section 11 - Loss of Licence	Not Insured
Section 12 - Commercial Legal Expenses	Insured

**Advice Helplines** - To take advantage of the following services please telephone 0330 024 2364 and quote TS5/6911368. Services include: Legal Advice Helpline, Euro Legal Advice, Tax Advice, Counselling. If you have purchased Commercial Legal Expenses cover (see Section 12 above) the contact details are shown on the Section 12 - Commercial Legal Expenses section of this schedule.

 Reason for Issue **RENEWAL**

 Schedule Dated **16th December 2025**

**Please read this Schedule and the pages overleaf carefully and check that it meets your requirements.**

**POLICY  
SCHEDULE**
**Commercial Combined Policy**
**Policy Number: PC02 021522144**

 Insured      **ORBITAL FASTENERS LTD**

The following Section(s) is/are in force

**SECTION 1 - MATERIAL DAMAGE**

Terrorism Cover Not Included

(1) Premises 1

 OLDS APPROACH  
TOLPITTS LANE  
HERTFORDSHIRE

WD18 9XT

Occupied as: BUILDERS MERCHANTS

Cover: Perils 1-13 as defined in Section 1: Material Damage &amp; Subsidence

The Excess applicable to this Property is £ 1000

The subsidence Excess applicable to this Property is £ 1000

Buildings

The Contents:

 Declared  
Value

 Sums  
Insured

£ 2376254      £ 2732692

Plant / Machinery

£ 1531213      £ 1760894

Stock In Trade

N/A      £ 6124850

Computer Equipment

N/A      £ 35000

(2) Premises 2

 UNIT 2  
OLDS APPROACH  
TOLPITTS LANE  
HERTFORDSHIRE  
WD18 9XT

Occupied as: BUILDERS MERCHANTS

Cover: Perils 1-13 as defined in Section 1: Material Damage &amp; Subsidence

The Excess applicable to this Property is £ 1000

The subsidence Excess applicable to this Property is £ 1000

Stock In Trade

N/A      £ 1

(3) Premises 3

 UNIT 5  
OLDS APPROACH  
TOLPITTS LANE  
HERTFORDSHIRE  
WD18 9XT

Occupied as: WAREHOUSE AND OFFICE

 Reason for Issue      **RENEWAL**

 Schedule Dated      **16th December 2025**
**Please read this Schedule carefully and check that it meets your requirements.**

**POLICY  
SCHEDULE**
**Commercial Combined Policy**
**Policy Number: PC02 021522144**

 Insured      **ORBITAL FASTENERS LTD**

The following Section(s) is/are in force

 Cover: Perils 1-13 as defined in Section 1: Material Damage & Subsidence  
 The Excess applicable to this Property is £ 1000

The subsidence Excess applicable to this Property is £ 1000

Stock In Trade

 Declared  
Value

 Sums  
Insured

N/A

£ 1

(4) Premises 4

 UNIT 1  
 OLDS APPROACH  
 TOLPITTS LANE  
 HERFORDSHIRE  
 WD18 9XT

Occupied as: WAREHOUSE AND OFFICE

 Cover: Perils 1-13 as defined in Section 1: Material Damage & Subsidence  
 The Excess applicable to this Property is £ 1000

The subsidence Excess applicable to this Property is £ 1000

Stock In Trade

N/A

£ 1

Computers

N/A

£ 1

(5) Premises 5

 UNIT 4  
 OLDS APPROACH  
 TOLPITTS LANE  
 HERFORDSHIRE  
 WD18 9XT

Occupied as: WAREHOUSE AND OFFICE

 Cover: Perils 1-13 as defined in Section 1: Material Damage & Subsidence  
 The Excess applicable to this Property is £ 1000

The subsidence Excess applicable to this Property is £ 1000

Stock In Trade

N/A

£ 1

Computers

N/A

£ 1

 Reason for Issue      **RENEWAL**

 Schedule Dated      **16th December 2025**
**Please read this Schedule carefully and check that it meets your requirements.**

**ENDORSEMENTS**
**Commercial Combined Policy**
**Policy Number: PC02 021522144**
**Insured** **ORBITAL FASTENERS LTD**
**The following endorsement(s) is/are applicable**

Applicable to Premises 1, 2, 3, 4, 5  
Postcode WD18 9XT, WD18 9XT, WD18 9XT, WD18 9XT, WD18 9XT

M0031 - SUBSIDENCE EXTENSION

Exception e i) to the Accidental Cause Peril specified in Section 1: Material Damage is deleted.

Section 1: Material Damage now extends to include Damage caused by subsidence and or ground heave Of the site or part of it on which the insured property stands or landslip.

We will not be liable under this Extension for:

- a) Damage to yards, forecourts, terraces, drives, roads pavements walls gates and fences unless affecting a Building insured
- b) Damage caused by bedding down of new structures or by the settlement or movement of made up ground or by coastal or river erosion
- c) Damage occurring whilst the whole or part of the insured property is in the course of erection structural alterations or repair or demolition
- d) Damage caused by defective design or workmanship or defective materials
- e) Damage which commenced prior to the inception of the cover under this Extension
- f) the amount of the Excess stated in the Schedule applicable to Subsidence

Provided that You

- i) keep the insured property in good and substantial repair
- ii) notify Us immediately in writing in the event of
- the operation of a cause insured by this Extension
- demolition excavation or building being commenced at or affecting any part of the Property Insured or the site or adjoining the site

In the event of demolition excavation or building commencing We have the right to vary or cancel The cover provided by this Extension

Applicable to Premises 1, 2, 3, 4, 5  
Postcode WD18 9XT, WD18 9XT, WD18 9XT, WD18 9XT, WD18 9XT

M0039 - COMPOSITE PANEL CONDITION

The following Condition applies to Section 1: Material Damage.

**Definitions**

The terms composite panels and sandwich panels are defined as a building product consisting of two metal faces positioned on either side of a core of a thermally insulating material, which are firmly bonded together so that the three components act compositely when under load (wind-loading, access loads and others).

Composite panel and sandwich panel systems comprise the panels, their jointing methods and the type of support provided.

**Condition**

It is a condition precedent to Our liability that where The Premises are constructed wholly or in

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**The following endorsement(s) is/are applicable**

part of Combustible Composite or Sandwich Panels you must ensure that:

- a) in all areas of such construction
  - i) weekly inspections for damage to facing sheets or coverings and to panel joints are carried out and recorded and that any Damage or defect found which may expose the panel core is immediately repaired or the panel is replaced with an LPS 1181 (Loss Prevention Standard 1181 Part 1 and all subsequent updates) approved panel
  - ii) the sides or edges of any panel which exposes the panel core must be closed off with steel or other appropriate metal capping or facings
  - iii) there is no external storage of combustible materials within ten metres or 32 feet of the building perimeter
  - iv) which have flues or extraction ducting for hot processes passing through such panels, non-combustible insulating collars or sleeves must be fitted around the flue or ducting to prevent the flue or ducting coming directly into contact with the panel core. Any gap between the collar or sleeve and the panel core must be filled with mineral fibre / high density mineral fibre or other LPS 1181 approved non combustible material
  - v) any flue or extraction ducting for hot processes in close proximity to the panels must be positioned a distance equivalent to at least three times the diameter of the flue or ducting from the panels
  - vi) any wiring and or services passing through the panels are encased in metal conduits and sealed with rubber grommets or a fire retardant sealant
  - vii) no repairs to such panels shall be made which involve welding, grinding, cutting or other obvious ignition sources
  - viii) all heat sources must be kept well away from such panels or panels within two metres / six feet six inches of any heat source must be replaced by panels with a core of non-combustible insulating materials
- b) smoking is prohibited and
  - i) appropriate signs to this effect are prominently displayed
  - ii) such prohibition is strictly enforced except in designated smoking areas provided such areas comprise
  - iii) of a clearly marked external facility well clear of waste or other combustible materials with sand filled bins or other proprietary receptacles for waste smoking materials
- c) where work of any nature or value whatsoever is undertaken at The Premises that involves the application of heat You must ensure that they
  - i) issue Our Hot Work Permit (or other such permit accepted and agreed in writing by Us) to any workmen or contractors undertaking the work
  - ii) enforce compliance with such permit upon any workmen or contractors undertaking the work
  - iii) otherwise take such precautions as may be necessary to ensure a safe working environment having regard to the risk of fire

Applicable to Premises 1, 2, 3, 4, 5  
 Postcode WD18 9XT, WD18 9XT, WD18 9XT, WD18 9XT, WD18 9XT

**Reason for Issue** **RENEWAL**
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Insured

ORBITAL FASTENERS LTD

The following endorsement(s) is/are applicable

M0040 - FORK LIFT TRUCK BATTERY CHARGING CONDITION  
Condition

In respect of Section 1: Material Damage It is a condition precedent to Our liability that where fork lift truck battery charging is carried out at The Premises You must ensure that:

- a) battery charging is confined to designated areas which:
- i) maintain a clearance of at least 2 metres between any fork lift truck plus its charging unit and any adjacent combustible materials
- ii) are behind non combustible barriers and/or within a clearly painted floor area
- iii) have a standing area for the battery charger which is impervious, non-conductive and non-combustible
- iv) are kept clean, tidy and free from waste and combustible materials
- b) all leads, plugs and clips are inspected and replace any damaged items before each use.

Applicable to Premises 1, 2, 3, 4, 5  
Postcode WD18 9XT, WD18 9XT, WD18 9XT, WD18 9XT, WD18 9XT

M0043 - INTRUDER ALARM CONDITION (PREMISES)

The following Condition applies to Section 1: Material Damage.

**Definitions**

Intruder Alarm Installation shall mean all the component parts detailed in the alarm specification, and include the devices used to transmit and receive signals.

Keyholder shall mean You or any person or keyholding company authorised by You who

- a) is available at all times to
- i) accept notification of alarm signals or faults relating to the Intruder Alarm Installation
- ii) attend and allow access to the Premises
- b) has been fully trained in the operation of the intruder Alarm Installation, including but not limited to the setting/unsetting of the installation.

Responsible Person shall mean a person authorised by You to be responsible for the security of The Premises.

**Condition**

It is a condition precedent to Our liability that where The Premises or part of The Premises are protected by an Intruder Alarm Installation

- a) such Intruder Alarm Installation
- i) must not be altered or amended in any way, unless such alteration or amendment has been approved in writing by Us
- ii) must be maintained under contract with the installers, or as otherwise approved in writing by Us
- b) all keys to the Intruder Alarm Installation must be removed from The Premises when The Premises are unattended
- c) You must
  - i) maintain the secrecy of codes for the operation of the Intruder Alarm Installation and no details of such codes must be left on The Premises when The Premises are unattended
  - ii) immediately notify Us upon receipt of any communication giving notice that the level of response to the Intruder Alarm Installation has been or will be reduced or delayed

Reason for Issue **RENEWAL**Schedule Dated **16th December 2025**

**Please read this Schedule carefully and check that it meets your requirements.**

**ENDORSEMENTS**
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**Insured** **ORBITAL FASTENERS LTD**
**The following endorsement(s) is/are applicable**

- iii) appoint at least two Keyholders and lodge written details (which must be kept up to date) with the alarm company, the alarm receiving centre and the police
- d) in the event of notification of
  - i) activation of the Intruder Alarm Installation
  - ii) any fault in the Intruder Alarm Installation
  - iii) interruption of the means to transmit or receive signals to or from the Intruder Alarm Installation during any period that the Intruder Alarm Installation is set, a Keyholder must Attend The Premises as soon as possible
  - e) The Premises must not be left without at least one Responsible Person in attendance without Our agreement
    - i) unless the Intruder Alarm Installation is set in its entirety and with the means to transmit or receive signals (including the signalling path or paths) in full and effective operation
    - ii) where the police have withdrawn their response to
      - a) an alarm activation (where the Intruder Alarm Installation does not include confirmed alarm activation technology)
      - b) a confirmed alarm activation, where the Intruder Alarm Installation includes confirmed alarm activation technology.

Applicable to Premises 1, 2, 3, 4, 5

Postcode WD18 9XT, WD18 9XT, WD18 9XT, WD18 9XT, WD18 9XT

**M0067 - UNATTENDED MACHINERY**

In respect of Section 1: Material Damage it is a condition precedent to Our liability that on The Premises outside Business Hours:

- a) no machines are left switched on
- b) no machines are left to carry out their function unattended

other than devices approved by Us as acceptable for heating lighting fire safety and security of The Premises

**Z5538 - Storage and Stacking Condition**

In respect of Section 1: Material Damage it is a condition precedent to Our liability that Stock in Trade must not be stored more than 6 meters in height with at least 1 metre clearance from light fittings and ceilings.

**Z5539 - Wood Burner Condition**

In respect of Section 1: Material Damage it is a condition precedent to our liability that all combustible materials are kept at least 1 metre clear of the Talbot T500 industrial wood burner and it is not to be stoked/replenished for the last 90 minutes of each day and checked before operatives leave the premises to ensure all in order.

The wood burner must be under a maintenance and servicing arrangement with a qualified contractor and records must be retained

**LOW CLAIMS REBATE**

Following expiry of the Period of Insurance and subject to You renewing with Us for a further period of at least 12 months, We will allow a return of premium paid under this policy (or any

**Reason for Issue** **RENEWAL**
**Schedule Dated** **16th December 2025**
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**The following endorsement(s) is/are applicable**

policy or policies issued by Us in substitution for this policy). The amount of the return payable will be calculated on the following table of percentages:

Incurred Loss Ratio	Return as a percentage of the Premium
Less than 10%	7.5%
10% to 20%	5.0%
21% to 30%	2.5%
Over 30%	Nil

The amount of return will be calculated and paid six months after the expiry of the Period of Insurance.

If there is any subsequent amendment to the total claims paid or outstanding after calculation of the return (whether due to new claims notified or otherwise) such amendment will be carried forward and taken into consideration in the return of premium calculation for any subsequent Period of Insurance.

If You cancel the policy or any Sections of Cover during the Period of Insurance no return premium will be payable by Us.

**Definitions**

For the purposes of this Low Claims Rebate the following Definitions will apply:

**Premium**

The total of insurance premium paid and payable under this policy during the Period of Insurance inclusive of any commission but excluding Non-Applicable Sections and Insurance Premium Tax and after adjustments following receipt of any information required by the Conditions of this policy.

**Incurred Loss Ratio**

The percentage which the total claims paid or outstanding (including related fees, costs and expenses) bears to the total Premium paid or payable in respect of the expiring Period of Insurance. Claims paid and outstanding reserves will be as recorded by Us and will be calculated in accordance with Our standard reserving procedures.

**Non-Applicable Sections**

If insured under this policy Commercial Legal Expenses and Terrorism.

**LONG TERM AGREEMENT**

You have agreed, with effect from the date stated below, to offer annually for a period of three years the insurance on all Sections of this policy shown in the Schedule (other than Non-Applicable Sections) at the rates, terms and conditions in force at the expiry of each Period of Insurance and to pay the premiums annually in advance, or by such other method as agreed by Us.

We agree to accept such an offer made in accordance with this Agreement provided that:

- (a) We will be under no obligation to accept an offer made in accordance with the above mentioned Agreement
- (b) the Loss Ratio at the annual Renewal Date stated in the Schedule does not exceed 30%
- (c) the Sums Insured or Limits of Liability may be increased or reduced at any time to reflect the acquisition or disposal of property or Businesses or to correspond with any increase in values or increase or reduction in the Business. The premium will be adjusted to account for such alterations

**Reason for Issue** **RENEWAL**
**Schedule Dated** **16th December 2025**

**Please read this Schedule carefully and check that it meets your requirements.**

**ENDORSEMENTS**
**Commercial Combined Policy**
**Policy Number: PC02 021522144**
**Insured** **ORBITAL FASTENERS LTD**

The following endorsement(s) is/are applicable

(d) nothing contained in this Agreement will prejudice Our rights to cancel this policy in accordance with General Condition - Our Rights to Cancel the Policy.

This Agreement will apply to any policy or policies that may be issued by Us in substitution for this policy.

The existence of this Agreement in Your policy is evidence of Your agreement and no separate signed agreement is required.

This Agreement does not apply to:

- (i) the imposition of or increase in Insurance Premium Tax
- (ii) Non-Applicable Sections

**Definitions**

For the purposes of this Long Term Agreement the following Definitions will apply:

**Loss Ratio**

The percentage which the total claims paid or outstanding (including related fees, costs and expenses) bears to the total Premium paid or payable in respect of one Period of Insurance within the Agreement period. Claims paid and outstanding reserves will be as recorded by Us and will be calculated in accordance with Our standard reserving procedures.

**Non-Applicable Sections**

If insured under this policy Commercial Legal Expenses and Terrorism.

**Premium**

The total of insurance premium paid and payable under this policy during the Period of Insurance inclusive of any commission but excluding Non-Applicable Sections and Insurance Premium Tax and after adjustments following receipt of any information required by the conditions of this policy.

**Agreement Commencement Date:**

31/12/2023

**Z7765 Premises Limits**

In respect of Section 1: Material Damage the sums insured in respect of Plant/Machinery, Stock in Trade and Computers at the following locations

- 1) Olds Approach, Tolpitts Lane, Hertfordshire, WD18 9XT
- 2) Unit 2 Olds Approach, Tolpitts Lane, Hertfordshire, WD18 9XT
- 3) Unit 5 Olds Approach, Tolpitts Lane, Hertfordshire, WD18 9XT
- 4) Unit 1 Olds Approach, Tolpitts Lane, Hertfordshire, WD18 9XT
- 5) Unit 4 Olds Approach, Tolpitts Lane, Hertfordshire, WD18 9XT

Provided that Our liability shall not exceed the following limits in respect of any one claim:

Premises situate Olds Approach, Tolpitts Lane, Hertfordshire, WD18 9XT

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**ENDORSEMENTS****Commercial Combined Policy****Policy Number: PC02 021522144**

Insured

ORBITAL FASTENERS LTD

**The following endorsement(s) is/are applicable**

Plant/Machinery - Sum Insured: £1,500,000  
Stock in Trade - Sum Insured: £4,000,000  
Computer Equipment - Sum Insured: £35,000

Premises situate Unit 2 Olds Approach, Tolpitts Lane, Hertfordshire, WD18 9XT

Plant/Machinery - Sum Insured: £1,500,000  
Stock in Trade - Sum Insured: £3,000,000  
Computer Equipment - Sum Insured: £35,000

Premises situate Unit 5 Olds Approach, Tolpitts Lane, Hertfordshire, WD18 9XT

Plant/Machinery - Sum Insured: £1,500,000  
Stock in Trade - Sum Insured: £3,000,000  
Computer Equipment - Sum Insured: £35,000

Premises situate Unit 1 Olds Approach, Tolpitts Lane, Hertfordshire, WD18 9XT

Plant/Machinery - Sum Insured: £1,500,000  
Stock in Trade - Sum Insured: £3,000,000  
Computer Equipment - Sum Insured: £35,000

Premises situate Unit 4 Olds Approach, Tolpitts Lane, Hertfordshire, WD18 9XT

Plant/Machinery - Sum Insured: £1,500,000  
Stock in Trade - Sum Insured: £3,000,000  
Computer Equipment - Sum Insured: £35,000

Z7801 WASTE CONDITION (COMBUSTIBLE TRADE/REFUSE) - STORAGE AND NIGHTLY REMOVAL

In respect of Section 1: Material Damage It is a condition precedent to Our liability that You must:

- a) sweep up all combustible trade waste and refuse every day
- b) remove all combustible trade waste and refuse from The Buildings every night
- c) store all such waste in non-combustible metal receptacles/plastic wheelie Bins at least 6 metres Building

Reason for Issue **RENEWAL**Schedule Dated **16th December 2025****Please read this Schedule carefully and check that it meets your requirements.**

Insured **ORBITAL FASTENERS LTD**

The following Section(s) is/are in force

 Sums  
Insured

**SECTION 2 - BUSINESS INTERRUPTION**

Terrorism Cover Not Included

(1) Premises 1

Basis Of Cover:

 Gross Profit - Declaration Linked  
Indemnity Period 12 months

**£ 13000000**

Extensions:

Outstanding Debit Balances

**£ 25000**

A: Unspecified Suppliers

**£ 25000**

B: Unspecified Customers

**£ 25000**

C: Storage Sites

**£ 25000**

D: Property In Transit

**£ 25000**

E: Contract Sites

**£ 25000**

F: Accidental Failure of Public Supply

**£ 1000000**

G: Denial of Access

**£ 1000000**

H: National Lottery

**£ 25000**

I: Compulsory Closure

**£ 25000**

(2) Premises 2

Basis Of Cover:

 Gross Profit - Declaration Linked  
Indemnity Period 12 months

**£ 1**

Extensions:

Outstanding Debit Balances

**£ 25000**

A: Unspecified Suppliers

**£ 25000**

B: Unspecified Customers

**£ 25000**

C: Storage Sites

**£ 25000**

 Reason for Issue **RENEWAL**

 Schedule Dated **16th December 2025**
**Please read this Schedule carefully and check that it meets your requirements.**

**POLICY  
SCHEDULE**
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**Insured** **ORBITAL FASTENERS LTD**

The following Section(s) is/are in force

**Sums  
Insured**

D: Property In Transit	£ 25000
E: Contract Sites	£ 25000
F: Accidental Failure of Public Supply	£ 25000
G: Denial of Access	£ 25000
H: National Lottery	£ 25000
I: Compulsory Closure	£ 25000
 (3) Premises 3	
 Basis Of Cover:	
Gross Profit - Declaration Linked Indemnity Period 12 months	£ 1
 Extensions:	
Outstanding Debit Balances	£ 25000
A: Unspecified Suppliers	£ 25000
B: Unspecified Customers	£ 25000
C: Storage Sites	£ 25000
D: Property In Transit	£ 25000
E: Contract Sites	£ 25000
F: Accidental Failure of Public Supply	£ 25000
G: Denial of Access	£ 25000
H: National Lottery	£ 25000
I: Compulsory Closure	£ 25000

**Reason for Issue** **RENEWAL**
**Schedule Dated** **16th December 2025**
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**ENDORSEMENTS****Commercial Combined Policy****Policy Number: PC02 021522144**

Insured

ORBITAL FASTENERS LTD

The following endorsement(s) is/are applicable

B0013 - BUSINESS INTERRUPTION GROSS PROFIT - MULTIPLE PREMISES

In respect of Section 2: Business Interruption it is noted that the total Sum Insured in respect of Gross Profit floats across all of The Premises stated in the Schedule

Reason for Issue **RENEWAL**Schedule Dated **16th December 2025**

**Please read this Schedule carefully and check that it meets your requirements.**

Insured **ORBITAL FASTENERS LTD**

The following Section(s) is/are in force

Sums  
Insured

**SECTION 4 - LOSS OF BUSINESS MONEY**

(1) Premises 1

The Excess applicable to this Property is £ 50

In Transit and/or Bank Safe	£ 5000
On Premises During Business Hours	£ 5000
On Premises Outside Business Hours (in a Safe)	£ 5000
On Premises Outside Business Hours (Not in a Safe)	£ 250
In Private Dwelling	£ 1000

(2) Premises 2

The Excess applicable to this Property is £ 50

In Transit and/or Bank Safe	£ 5000
On Premises During Business Hours	£ 5000
On Premises Outside Business Hours (in a Safe)	£ 5000
On Premises Outside Business Hours (Not in a Safe)	£ 250
In Private Dwelling	£ 1000

Reason for Issue **RENEWAL**

Schedule Dated **16th December 2025**

**Please read this Schedule carefully and check that it meets your requirements.**

**POLICY  
SCHEDULE**
**Commercial Combined Policy**
**Policy Number: PC02 021522144**

 Insured **ORBITAL FASTENERS LTD**

The following Section(s) is/are in force

Benefits

**SECTION 5 - PERSONAL ACCIDENT (ASSAULT)**

Death	<b>£ 10000</b>
Loss of Limbs and/or Loss of Sight	<b>£ 10000</b>
Permanent Total Disablement	<b>£ 10000</b>
Temporary Total Disablement	<b>£ 100</b>
Temporary Partial Disablement	<b>£ 25</b>
Incurred Medical Expenses	<b>£ 500</b>

 Reason for Issue **RENEWAL**

 Schedule Dated **16th December 2025**
**Please read this Schedule carefully and check that it meets your requirements.**

**POLICY  
SCHEDULE**
**Commercial Combined Policy**
**Policy Number: PC02 021522144**

 Insured **ORBITAL FASTENERS LTD**

The following Section(s) is/are in force

**Exposure Basis**
**Limit of Liability**
**SECTION 6 - EMPLOYERS' LIABILITY**

Employers Liability Any One Occurrence

**£ 10000000**

Injury To Working Partners: Excluded

Exposure Activity

**£ 2926000**

Warehousemen

**£ 605000**

Driver / Delivery Men

**£ 1396000**

Clerical

 Reason for Issue **RENEWAL**

 Schedule Dated **16th December 2025**
**Please read this Schedule carefully and check that it meets your requirements.**

**POLICY  
SCHEDULE**
**Commercial Combined Policy**
**Policy Number: PC02 021522144**

 Insured **ORBITAL FASTENERS LTD**

The following Section(s) is/are in force

Exposure Basis

Limit of Liability

**SECTION 7 - PUBLIC LIABILITY**

The following Excesses are applicable to Section 7 Only

Excess A £ 250

Excess B £ 500

Excess C £ 500

Public Liability Any One Occurrence

**£ 5000000**

Exposure Activity:

Number of Premises

**5**

 Reason for Issue **RENEWAL**

 Schedule Dated **16th December 2025**
**Please read this Schedule carefully and check that it meets your requirements.**

**POLICY  
SCHEDULE**
**Commercial Combined Policy**
**Policy Number: PC02 021522144**
**Insured** **ORBITAL FASTENERS LTD**

The following Section(s) is/are in force

**SECTION 8 - PRODUCTS LIABILITY**

Products Liability Any One Period of Insurance

Exposure Activity

Turnover:

Wholesale

Wholesale

**Area**
**Exposure Basis**
**Limit of Liability**
**£ 5000000**

UK

**£ 25990000**

ROW

**£ 10000**
**Reason for Issue** **RENEWAL**
**Schedule Dated** **16th December 2025**
**Please read this Schedule carefully and check that it meets your requirements.**

**ENDORSEMENTS****Commercial Combined Policy****Policy Number: PC02 021522144**

Insured

ORBITAL FASTENERS LTD

**The following endorsement(s) is/are applicable****Operative Endorsements****L0038 - WORK AWAY EXCLUSION**

In respect of Section 6: Employers Liability and Section 7 Public Liability We shall not be liable in respect of Bodily Injury or Damage to Property caused by or in connection with any manual work away from The Premises by You or Your Employees (other than for collection and delivery only).

**L0088 - GENERAL DATA PROTECTION REGULATIONS EXTENSION**

Section 7: Public Liability and Section 8: Products Liability - General Data Protection Regulations Extension

**General Data Protection Regulations**

We will indemnify The Insured in respect of legal liability under Article 82 of Regulation (EU) 2016/679 (the "General Data Protection Regulation" or the "GDPR") and the equivalent provision under the Data Protection Act 2018 (all as amended, updated or re-enacted from time to time), in connection with personal data (as defined in the Regulation) processed by The Insured provided that We will not be liable for:

(a) the payment of fines and penalties

(b) the cost of replacing reinstating rectifying or erasing any personal data.

Our liability shall not exceed £1,000,000 or the Limit of Indemnity shown in the Schedule, whichever is the lower, during any one Period of Insurance inclusive of costs and expenses

Reason for Issue **RENEWAL**Schedule Dated **16th December 2025****Please read this Schedule carefully and check that it meets your requirements.**

**POLICY  
SCHEDULE**
**Commercial Combined Policy**
**Policy Number: PC02 021522144**
**Insured** **ORBITAL FASTENERS LTD**

The following Section(s) is/are in force

**Limit of Liability**
**SECTION 12 - COMMERCIAL LEGAL EXPENSES**

Limit of Indemnity: £100,000 per claim

**£100,000**

£1,000,000 for Compensation Awards in any one period of Insurance

**£1,000,000**
**Insured Incidents:**

- Employment Dispute & Compensation Awards
- Legal Defence
- Statutory Licence Appeal
- Contract Disputes
- Tenancy Disputes
- Debt Recovery
- Property Protection
- Personal Injury
- Tax Protection

Legal helpline telephone number: 0330 024 2364 and quote: TS5/6911368

**Reason for Issue** **RENEWAL**
**Schedule Dated** **16th December 2025**
**Please read this Schedule carefully and check that it meets your requirements.**

## 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 **PC02 021522144**

1) Name of Policyholder **ORBITAL FASTENERS LTD**

2) Date of commencement of insurance **31st December 2025**

3) Date of expiry of insurance **31st December 2026**

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 **(b)**; and
2. the minimum amount of cover provided by this policy is no less than £5 million **(c)**.

Signed on behalf of Covea Insurance plc (Authorised Insurer)



Chief Executive Officer

### 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 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 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.

## Health and safety for small/medium sized businesses

### How my insurer helps me manage my health and safety risk

Good health and safety standards help you to run your business successfully. Meeting the requirements of relevant regulation is a central factor in achieving this. Insurers recognise the wider benefits to society of encouraging businesses in following sensible, proportionate measures aimed at helping them to carry out their activities.

We are providing this information to help you take sensible steps to manage health and safety effectively.

Insurers will continue to settle legitimate claims. Insurers will also co-operate with businesses such as yours if you need to deal with the consequences of vexatious claims made against you.

Your insurer will always be willing to offer you guidance on what constitutes good practice in managing health and safety. This guidance should be aimed at improving the resilience of your business in dealing with civil law claims made against you, and will be proportionate to the level of risk involved.

### Employers' liability vs public liability - what's the difference?

Insurers provide cover for businesses' legal liabilities by issuing:

- Employers' liability policies - this covers employers for injury or disease to people they employ; and
- Public liability policies - this covers businesses for injury, disease or damage to people they do not employ, for example visitors.

### The law - the Health and Safety at Work etc. Act 1974

- This is the main law on health and safety and says that every employer is to ensure, so far as is reasonably practicable, the health and safety of employees and also persons not in their employment who may be affected by work activities.
- Your insurer expects you to take reasonable steps to comply with this requirement and other related regulations, using the guidance and tools provided by the Health and Safety Executive (or other competent organisations) to help with this aim. You can find more information at [www.hse.gov.uk/index.htm](http://www.hse.gov.uk/index.htm).
- Your insurer will not refuse to pay a claim purely because of a breach of health and safety regulations.
- Your insurer will not withdraw cover mid-term purely because of a breach of health and safety regulations.

### Who is an employee?

There are various forms of employment. Often a working individual may not be engaged under a contract of employment. For this reason, insurers include, under an employers' liability policy, a definition of who is to be treated as an 'employee'. A typical definition would be:

- Any person employed under a contract of service or apprenticeship;
- people on work experience schemes, for example, students;
- any person hired or borrowed from another employer including drivers or operators of hired in plant;
- labour only subcontractors; and
- home workers.

All these people are covered while working for and under your control in your business.

## Some common concerns

<b>Documentation</b>	<ul style="list-style-type: none"><li>Insurers do not generally need you to show any formal evidence that you are keeping to health and safety regulations nor do they ask to see health and safety documents as a condition of granting insurance cover.</li><li>However, although it is <u>not</u> a legal or insurance requirement to do so, good record keeping (for example, training records, written risk assessments etc.) may be useful if you need to defend a civil law claim.</li></ul>
<b>Written risk assessments</b>	<ul style="list-style-type: none"><li>If you employ fewer than five employees, there is no need for you to complete written risk assessments. However, although completing and recording risk assessments is <u>not</u> a legal or insurance requirement, it may help in defending any civil law claims made against you.</li></ul>
<b>The role of health and safety consultants</b>	<ul style="list-style-type: none"><li>You do not need to hire a health and safety consultant. The law says that you must have access to competent health and safety advice - often, this is available from your own staff.</li><li>If, however, the complexity or nature of your business indicates that you do need external support, your insurer will normally recommend that you use a health and safety consultant who is listed on the Occupational Safety and Health Consultants Register. You can get more information at <a href="http://www.oshcr.org">www.oshcr.org</a>.</li></ul>
<b>Testing portable electrical appliances</b>	<ul style="list-style-type: none"><li>There is no specific legal requirement for every portable electrical appliance to be tested each year and your insurer will not insist upon this when offering you insurance.</li><li>However, as you must maintain this equipment suitably to prevent danger, insurers recommend you follow the guidance published by the HSE, available at <a href="http://www.hse.gov.uk/electricity/index.htm">www.hse.gov.uk/electricity/index.htm</a>.</li><li>For specific guidance, read 'Maintaining portable electric equipment in low risk environments', available at <a href="http://www.hse.gov.uk/pubns/indg236.pdf">www.hse.gov.uk/pubns/indg236.pdf</a>.</li></ul>

## More help

Insurers approve the principles set out in the Association of British Insurers' Key Principles document: Health and Safety for Businesses and the Voluntary Sector. This is available at <http://www.abi.org.uk/>

You can also find more guidance on the HSE website available at [www.hse.gov.uk](http://www.hse.gov.uk).

Insured

ORBITAL FASTENERS LTD

The Employers' Liability Tracing Office (ELTO) is an independent industry body comprising members who are EL Insurers. ELTO is a proactive move by the insurance industry to meet its obligations to help those who have suffered injury or disease in the workplace to identify the relevant insurer quickly and efficiently. At the heart of this process is a centralised database - The Employers' Liability Database (ELD).

Covéa Insurance has joined ELTO and as such are required to supply policy data to the ELD. Below is a list of all company names including the full name of any subsidiary company along with the Employer Reference Number(s) (ERN) to be insured by this policy.

<b>Company Name</b>	<b>Employer Reference Number</b>	<b>Exempt</b>
ORBITAL FASTENERS LTD	992/RQ5025	No

**NOTICE TO  
POLICYHOLDERS**
**Commercial Combined Policy**
**Policy Number: PC02 021522144**

We have made some changes to your Commercial Combined policy

The following is a summary of the key changes that have been applied to the Commercial Combined policy.

This notice may include changes to sections of the policy for which cover has not been selected. Please therefore ensure that you read this document in conjunction with the schedule which will confirm the sections of cover that are operative. This notice, the schedule and the policy wording form part of the renewal terms and conditions being offered.

If you require a copy of the updated policy wording please contact your broker or download a free copy from our website at [www.coveainsurance.co.uk](http://www.coveainsurance.co.uk)

Sections	Policies renewing on or after the 01/05/2023
<b>General Definitions</b>	<p><i>The following Definitions have been added to General Definitions:</i></p> <p><b>Computer System</b> Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud 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.</p> <p><b>Cyber Act</b> An unauthorized, malicious, or criminal act or series of related unauthorized, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any <b>Computer System</b>.</p> <p><b>Cyber Incident</b> (a) Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any <b>Computer System</b>; or (b) Any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any <b>Computer System</b>.</p> <p><b>Data</b> Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a <b>Computer System</b>.</p> <p><b>Pollution or Contamination</b> (a) All pollution or contamination of buildings or other structures or of water or land or the atmosphere and (b) All Bodily Injury or <b>Damage</b> directly or indirectly caused by such pollution or contamination.</p>
<b>General Conditions</b>	<p>The Survey Condition has been amended to read as follows:</p> <p><b>10. Survey and Risk Improvement</b> It is a condition precedent to <b>Our</b> liability under this policy that:</p> <p>(a) as required by <b>Us</b>, <b>We</b> will be allowed access to <b>The Premises</b> to carry out a survey either:</p> <ul style="list-style-type: none"> <li>(i) after inception of this policy</li> <li>(ii) prior to or post renewal of this policy; or</li> <li>(iii) the date <b>We</b> confirm cover in respect of an alteration made to this policy</li> </ul> <p>(b) <b>You</b> will in respect of such survey:</p> <ul style="list-style-type: none"> <li>(i) supply an appropriate contact name, contact telephone number and co-operate fully with <b>Us</b> during the visit on the agreed date(s); and</li> <li>(ii) implement any risk improvement requirements set out in a risk</li> <li>(iii) improvement report forwarded after survey to <b>You</b> by <b>Us</b>, within the timescales specified therein and all risk improvement requirements remain in place and fully operational throughout the currency of this policy.</li> </ul> <p><b>We</b> reserve the right to amend terms, Definitions, Conditions, Clauses, Exclusions and premium, of this policy, or withdraw cover under this policy if <b>You</b> fail to comply with any of the above. If <b>We</b> exercise any of the above options, <b>We</b> will advise <b>You</b> in writing confirming the action being taken.</p> <p>The following Condition has been amended to read as follows:</p> <p><b>12. Sanctions</b> <b>We</b> shall not provide cover or be liable to provide indemnity or pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose <b>Us</b> or any member of <b>Our</b> group to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the United Kingdom, United States of America or European Union.</p>

<b>General Exclusions</b>	<p>The Definition of Terrorism within General Exclusion 1. War, Government Action and Terrorism is amended to read as follows:</p> <p><b>Terrorism</b> shall mean:</p> <p class="list-item-l1">(a) any act or preparation in respect of action or threat of action designed to influence the government de jure or de facto of any nation or any political division of any nation, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation by any person or group of persons whether acting alone or on behalf of or in connection with any organisation or government de jure or de facto and which:</p> <p class="list-item-l2">(i) involves serious violence against a person</p> <p class="list-item-l2">(ii) involves serious damage to property</p> <p class="list-item-l2">(iii) endangers a person's life other than that of the person committing the action</p> <p class="list-item-l2">(iv) creates a serious risk to the health or safety of the public or a section of the public</p> <p class="list-item-l2">(v) is designed to interfere with or seriously disrupt an electronic system.</p> <p class="list-item-l1">(b) any action taken in controlling preventing suppressing or in any way relating to any act of Terrorism.</p> <p>General Exclusion 4. Pollution or Contamination is amended to read as follows:</p> <p><b>Pollution or Contamination</b></p> <p>This Exclusion shall not apply to Sections 6, 7 and 8 of this policy.</p> <p>For the purposes of this Exclusion "defined peril" shall mean those Perils numbered 1 to 12 inclusive within Section 1 "Material Damage".</p> <p><b>Damage</b> caused by <b>Pollution or Contamination</b> but this shall not exclude destruction of or <b>Damage</b> to the property insured, not otherwise excluded, caused by:</p> <p class="list-item-l1">(a) <b>Pollution or Contamination</b> which itself results from a defined peril; or</p> <p class="list-item-l1">(b) a defined peril which itself results from <b>Pollution or Contamination</b>.</p>
<b>Section 6, 7 and 8: Employers', Public and Products Liability Definitions</b>	<p><i>The following Section Definition has been added:</i></p> <p><b>Pollutants</b></p> <p>Any solid, liquid, gaseous or thermal irritant or contaminant, including but not limited to smoke, vapour, soot, fumes, acid, alkalis, chemicals and waste. Waste includes material to be recycled reconditioned or reclaimed.</p> <p>The Pollution or Contamination definition is amended to read as follows:</p> <p><b>Pollution or Contamination</b></p> <p class="list-item-l1">(a) All pollution or contamination of buildings or other structures or of water or land or the atmosphere and</p> <p class="list-item-l1">(b) All <b>Damage</b> or <b>Bodily Injury</b> directly or indirectly caused by such pollution or contamination arising from any <b>Pollutants</b>.</p> <p>The Electronic Data Section Definition is deleted.</p>
<b>Section 7: Public Liability</b> Section Exclusions	<p><i>Exclusion 14 has been deleted and replaced with the following:</i></p> <p><b>14.</b> liability directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with:</p> <p class="list-item-l1">(a) any <b>Cyber Act</b> or <b>Cyber Incident</b> including but not limited to any action taken in controlling, preventing, suppressing or remediating any <b>Cyber Act</b> or <b>Cyber Incident</b></p> <p class="list-item-l1">(b) loss of use, reduction of functionality, repair, replacement, restoration or reproduction of any <b>Data</b>, including any amount pertaining to the value of such <b>Data</b>.</p> <p>This Exclusion shall not apply in respect of:</p> <p class="list-item-l2">(i) <b>Bodily Injury</b></p> <p class="list-item-l2">(ii) physical damage to material property</p> <p>directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with a <b>Cyber Act</b> or a <b>Cyber Incident</b>.</p>
<b>Section 8: Products Liability</b> Section Exclusions	<p><i>Exclusion 13 has been deleted and replaced with the following:</i></p> <p><b>13.</b> liability directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with:</p> <p class="list-item-l1">(a) any <b>Cyber Act</b> or <b>Cyber Incident</b> including but not limited to any action taken in controlling, preventing, suppressing or remediating any <b>Cyber Act</b> or <b>Cyber Incident</b></p> <p class="list-item-l1">(b) loss of use, reduction of functionality, repair, replacement, restoration or reproduction of any <b>Data</b>, including any amount pertaining to the value of such <b>Data</b>.</p>

**NOTICE TO  
POLICYHOLDERS**

**Commercial Combined Policy**

**Policy Number: PC02 021522144**

This Exclusion shall not apply in respect of:

- (i) Bodily Injury**
- (ii) physical damage to material property**

directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with a **Cyber Act** or a **Cyber Incident**.