



Date:	Jan.'24	Release:	Publication
Author:	Corp.Sec.		
Owner:	CyberDefenceDynamics		
Document Number:	CDD_CPI		


Revision History

Date of next review

Revision Date	Previous Revision Date	Summary of Changes	Changes Marked
06/01/22	07/07/21	Structural adjustment	
03/01/23	06/01/23	Update of the contract content / structures	
22/01/24	03/01/23	Verification	

Approvals

This document requires the following approvals. A signed copy should be placed in the project files.

Name	Signature	Title	Date of Issue	Version
D.Strudwick		Managing Director	22/01/24	1.02

Purpose

The arrangements for insurance in the business are essential to provide appropriate protections for our work and the provision of services to our customers.

This policy is part of a library of commercial management approach including:

- Quality Assurance & Audit
- Safety Criticality in Software Engineering
- Health and Safety
- Ethics and Behaviours
- Cyber Security and Contingency Planning
- Environmental and Energy
- Government Security Management
- Special Projects
- Board Management
- Equality Diversity
- Development Policy
- Commercial Contractual Engagement

Commercial and Professional Insurance

Overview

Contents *The business' insurance for CDD includes the following topics:*

Executive Summary.....	2
Provision of Commercial Insurance Cover.....	2
Review advice.....	2

Executive Summary

The commercial activities of the business require proper insurance in order to protect the business and its customers and trading partners.

Provision of Commercial Insurance Cover

CDD carries mandatory insurances in the form of:

- Professional Indemnity
- Public Liability Insurance (Pol: **700240058**)

CDD reviews annually, the levels of cover for operational insurances of the following 15 types:

- Employee insurance (3 - Critical Illness, Health cover, Life Cover)
- Key Personnel Insurance
- Product liability (encompassing Designs, Development and Implementation)
- Adverse Cyber Events
- Building/Premises
- Book Debts
- Income Protection
- Impact (arising from Acts of Terrorism)
- Office Equipment
- Engineering (i.e. Special Business-critical Systems)
- Business Interruption
- Directors and Officer's Liability

It is appreciated that insurance costs are rising, but there been some concern expressed that CDD should avoid being under-insured.

Review advice

The annual review of insurance cover for external employees may need to be addressed.