

Milly Southworth

From: Colin Raffell <Colin.Raffell@jameshallam.co.uk>
Sent: 02 March 2026 14:05
To: Milly Southworth; opsman@torpointtowncouncil.gov.uk
Cc: Leigh-Anne Davidson
Subject: Torpoint Town Council Cyber Indication
Attachments: Torpoint-Town-Council-Coalition-Multi-Quote-Comparison-071847.pdf; Torpoint-Town-Council-Coalition-Cyber-Risk-Assessment-071847.pdf; Torpoint-Town-Council-Coalition-Specimen-Policy-071847.pdf; Torpoint-Town-Council-Coalition-Multi-Quote-Comparison-071845.pdf; Torpoint-Town-Council-Coalition-Quotation-071849-750K-1K.pdf; Torpoint-Town-Council-Coalition-Signature-Bundle-071847.pdf

Hi Milly,

Conscious of your timelines I thought I'd send this over to you now & I'll give you a call to discuss. A more formal quotation document will need to follow in due course to meet compliance requirements.

Please see the two multi quote documents which give you some options with various limits of indemnity quoted. Unlike buildings insurance where you know how much to insure for it's much more subjective when it comes to cyber as costs are unknown and vary depending on the type of claim & what it affects. Looking at your income & fidelity guarantee limits I'd be suggesting you go for £500k as a minimum & up to £1m to give a wider limit. Of course any cover is better than none here so you could go for lower levels. Looking at the projected possible claims costs shown in the cyber risk assessment document (where you do score well) you may feel that £750k is the best option looking at the 1 in a 100 years likely costs.

I've included the full quote for the £750k option for reference along with the signature bundle too.

Speak soon.

Kind regards,



Colin Raffell Cert CII

Local Council Scheme Manager - Corporate

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w: www.jameshallam.co.uk

Spargo House, 10 Budshead Way, Plymouth, PL6 5FE



Need to make a claim out of hours? Please click [HERE](#) for emergency contact details and our helpful "How to" guides.



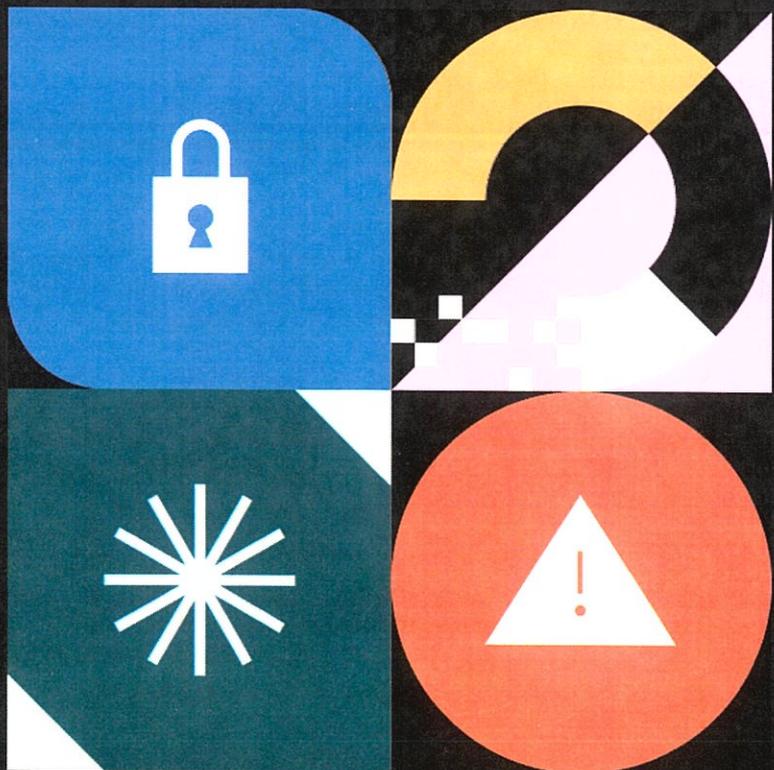
#BrokerOfChoice

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Cyber Risk Assessment

PREPARED FOR

Torpoint Town Council



Coalition Control[®]

Simplify contingency resolution with pre-bind access

Every organisation that receives a quote and Cyber Risk Assessment (CRA) from Coalition also receives access to Coalition Control[®]. This allows Coalition to use its Active Data Graph to help identify critical exposures with your business's technology systems and helps you resolve them before binding coverage.

How does it work?



Follow these easy steps to make cybersecurity less daunting with Coalition Control:

1. Coalition Conducts Active Risk Assessment

Coalition uses proprietary attack surface monitoring technology and real-time threat intelligence to provide a customised view of the exposures that are the most severe, likely to impact insurability, and if not resolved could result in claims.

2. Critical Security Findings Detected by Coalition

If Critical Security Finding(s) are detected that impact insurability, they will be noted on the quote document as contingencies and in the Coalition Cyber Risk Assessment (CRA) provided with the quote.

3. Activate your Coalition Control Account by following instructions provided by your broker

Every current and prospective Coalition policyholder receives access to Coalition Control, not just those with security findings. New clients can request pre-bind access by contacting their broker. Existing policyholders can log into [Coalition Control](#) with a valid email address and policy number.

4. Remediate Exposures

Log into Coalition Control to review the technical details of any security findings, suggested remediation best practices as well as additional support resources.

5. Rescan and Resolve

After exposures have been remediated, follow the instructions to initiate a [rescan](#) and [resolve](#) contingencies directly in Control. As soon as contingencies are cleared an updated bindable quote will be reissued. Depending on the security finding, rescans could take up to 48 hours.

Digital risk changes quickly, and businesses need more than traditional insurance can offer. Coalition's Active Insurance provides policyholders with technology and expert support before, during, and after a cyber incident occurs.

This Cyber Risk Assessment provides a customised view of your organisation's risk. Coalition collects and analyses externally observable security data and integrates these findings with our proprietary claims and incident data to identify your organisation's risk exposures. This objective assessment of your cyber risk enables your organisation to take proactive measures to mitigate risk and improve your security.

Coalition provides a holistic risk management solution for your organisation, including:

- Attack surface monitoring and third party risk management in Coalition Control
- Incident response support and in-house claims team
- Cybersecurity education resources

Sections

Risk Summary

Security Findings

Overall Risk Posture

Data Leaks

Malware

Spam

Malicious Events

Honeyjar Events

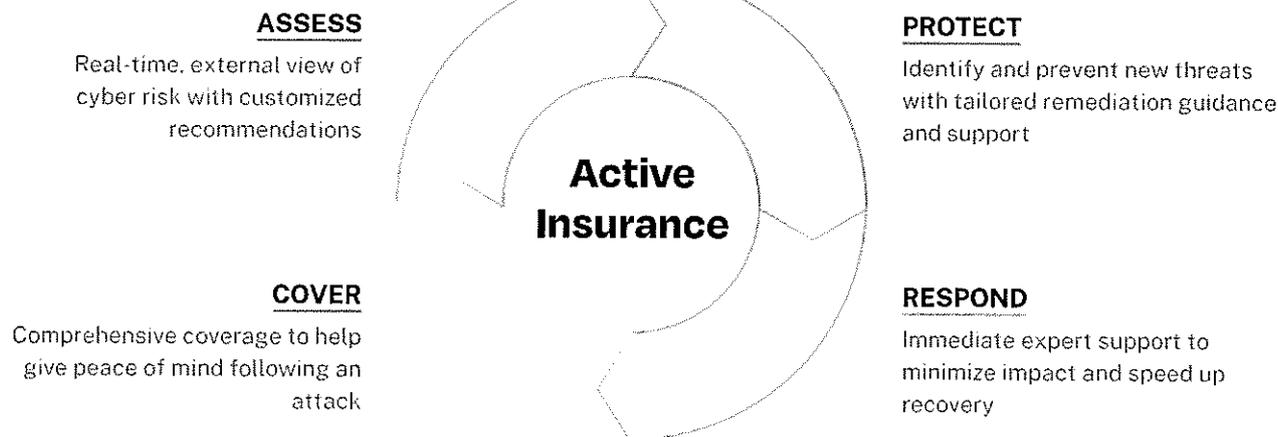
Blocklisted Domains

Torrents

DMARC

SPF

Glossary



56% Reported incidents handled at no cost outside of the policy premium
[Source](#)

73% Fewer claims than the cyber industry average
[Source](#)

24/7 Support from our claims team

Risk Summary

Torpoint Town Council

Domains: torpointtowncou... Last Scanned: 02 Mar 2026

Cyber Health Rating

The Cyber Health Rating is a dynamic score that reflects the overall health of your organization's cybersecurity posture, with 100 representing optimal health. This rating considers factors such as attack surface exposure, and alignment with best practices to help you understand and improve your cyber resilience.

94 /100 Great



Critical Security Findings

Critical Security Findings are high-risk vulnerabilities that strongly correlate with cyber claims and security breaches. Addressing these findings is essential to reducing exposure and maintaining insurability.

0

We've updated the Cyber Health Rating with new intelligence signals and claims insights. You may notice a change in your rating. [Learn More](#)

How Much Would a Cyber Incident Cost?

Using demographic data on your organization, together with Coalition's global claims data, we've modeled the probability that organizations in your peer group will experience a cyber loss over the next 12 months, as well as the expected severity of loss using a statistical model derived from 10,000 simulated years of cyber incidents.

Your Inherent Risk Rating

Baseline level of cyber risk based on your industry and operational complexity, independent of your attack surface and security controls.

Low

Revenue	Under 10 M	<div style="width: 100%; height: 10px; background-color: #28a745;"></div>
PHI/PCI/PII Data	Under 100 K	<div style="width: 100%; height: 10px; background-color: #28a745;"></div>
Employees	26-50	<div style="width: 100%; height: 10px; background-color: #ffc107;"></div>
Industry	Public Administration	<div style="width: 100%; height: 10px; background-color: #28a745;"></div>

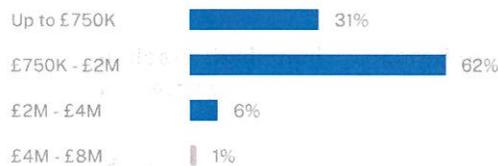
Incident likelihood compared to industry peers

1.0 x as likely

Estimated loss based on your organization's profile

Type of loss	Low 1 in 10 years	Moderate 1 in 100 years	Extreme 1 in 250 years
Composite	£233,381	£837,614	£1,250,041
Ransomware	£304,220	£1,143,908	£1,729,835
FTF / BEC	£140,844	£437,501	£623,285

Aggregate limits purchased by industry peers



Cyber inherent risk rating, aggregate limits, estimated cyber incident cost, and cyber incident likelihood predictions are good faith estimates based on data from multiple sources including global claims data for a composite cybersecurity incident from similar companies in your industry, as compared to your company's demographic information that you provided to Coalition. Actual costs may vary depending on other factors for a given business. The data is provided for informational and demonstration purposes only, and not as legal, professional or consulting advice; use of the data is solely at your own risk. No warranty (express or implied) is given or liability accepted regarding the data.

Security Findings

 CRITICAL <div style="font-size: 2em; font-weight: bold; margin: 10px 0;">0</div> ASSETS	 HIGH <div style="font-size: 2em; font-weight: bold; margin: 10px 0;">0</div> ASSETS	 MEDIUM <div style="font-size: 2em; font-weight: bold; margin: 10px 0;">0</div> ASSETS	 LOW <div style="font-size: 2em; font-weight: bold; margin: 10px 0;">1</div> ASSETS	Attack Surface Analysed Sub Domains 5 IP Addresses 2 Applications 6 Services 17 For full list, go to control.coalitioninc.com
Critical risks are contingencies that impact premium and insurability if not resolved.	High risks can turn into critical risks if not resolved.	Medium risks may turn to high risk if not resolved.	Low risks may turn to medium risk if not resolved.	

Critical Findings

Our Active Data Graph has identified the following critical security findings for your organization. To help reduce a **negative impact on insurability or a potential increase in your premium**, resolve these critical findings using the information provided.

No critical security findings have been detected.

How can I test my fix and resolve a vulnerability?

1. Go to <https://control.coalitioninc.com/security-findings>.
2. Select the security finding you want to test and click **Rescan**.
3. Your security findings will update and a new Cyber Health Rating will appear!

Not a Coalition Control user?
Sign up for free at control.coalitioninc.com

SECURITY FINDINGS

Non-Critical Security Findings

Non-critical security findings have a risk severity of High, Medium, or Low. We still recommend remediating them as they could expose your organisation to other types of cyber risk or become critical security findings later as threat actors change their tactics.

SECURITY FINDING

ASSET

**SPF Policy Is Too Broad**

The SPF policy includes an 'all' directive that renders the policy ineffective.

1

Overall Risk Posture

Your overall risk posture is a holistic look at your organization’s cyber exposure. This includes assets, data exposures and technologies that threat actors may exploit identified by our [Active Data Graph](#).

 Privacy Risk	Pending Complete Scan
 Data Leaks	0 leaks
 Malware	0 detected
 Spam	0 detected
 Malicious Events	0 detected
 Honeypot Events	0 detected
 Blocklisted Domains	0 detected
 Torrents	0 detected
 DMARC	0 failures
 SPF	1 failures

OVERALL RISK POSTURE

Privacy Risk BETA

Your websites are evaluated for privacy risk by measuring the strength of [privacy controls](#), such as privacy policies and cookie banners, against privacy exposures like unnecessary cookies and tracking technologies. Some website settings limit our ability to successfully scan a website. Our detection of Privacy Policy Disclosures is designed to work best for English-language websites.

Privacy Rating Pending: We've scanned your websites for tracking technologies and third-party domains. Once your insurance policy is bound, Coalition will perform a complete scan.

torpointtowncouncil.gov.uk

Privacy Rating

TRACKING TECHNOLOGIES DETECTED

No Tracking Technologies Detected

CONSENT MECHANISMS

Cookie Banner (Vendor) **Not Found** ✖Do Not Sell Link **Not Found** ✖Global Privacy Control **Not Found** ✖

PRIVACY POLICY DISCLOSURES

Pending Complete Scan

See more info on privacy risk in Control

Go to control.coalitioninc.com to see in-depth privacy risk on all of your domains

Not a Coalition Control user? Sign up for free at control.coalitioninc.com

OVERALL RISK POSTURE

Data Leaks

This section shows a snapshot of the data associated with one or more of your domains that was found in data leaks, infostealer logs, or elsewhere on the darkweb or internet.

<h3>0 Passwords Breached</h3> <table><thead><tr><th>Characters</th><th></th><th>Composition</th><th></th></tr></thead><tbody><tr><td>Lowercase</td><td>0%</td><td>Letters Only</td><td>0%</td></tr><tr><td>Uppercase</td><td>0%</td><td>Numbers Only</td><td>0%</td></tr><tr><td>Numbers</td><td>0%</td><td>Letters & Numbers</td><td>0%</td></tr><tr><td>Special Characters</td><td>0%</td><td>With Everything</td><td>0%</td></tr></tbody></table> <p>Use long passwords or passphrases, which are more challenging to guess or brute force. Do not reuse passwords.</p> <p>Create complex passphrases or passwords that use a combo of random alphanumeric characters and symbols.</p>	Characters		Composition		Lowercase	0%	Letters Only	0%	Uppercase	0%	Numbers Only	0%	Numbers	0%	Letters & Numbers	0%	Special Characters	0%	With Everything	0%	SECURE 0 Emails	SECURE 0 Phone Numbers	SECURE 0 Auth Tokens
	Characters		Composition																				
Lowercase	0%	Letters Only	0%																				
Uppercase	0%	Numbers Only	0%																				
Numbers	0%	Letters & Numbers	0%																				
Special Characters	0%	With Everything	0%																				
	SECURE 0 Credit Cards	SECURE 0 Credit Card PINs	SECURE 0 SSNs																				

No data leaks have been found.

Need more info?

Go to control.coalitioninc.com/data-leaks/ for a full list.

Not a Coalition Control user?

Sign up for free at control.coalitioninc.com

OVERALL RISK POSTURE

Malware

Assets we discovered where malware activity was detected.

SECURE

0

Assets Detected

ASSET

SOURCE

LAST DETECTED

Scan performed and no results were found

Spam

Assets we discovered that send unsolicited communication.

SECURE

0

Assets Detected

ASSET

SOURCE

LAST DETECTED

Scan performed and no results were found

OVERALL RISK POSTURE

Overall Risk Posture: **SECURE** (0 Assets Detected)

Malicious Events

Assets detected by Coalition or a third-party partner, noted for their performance leading to attempted or successful unauthorised network intrusion by a threat actor. These attempts can lead to malware, ransomware, or other cyber incidents.

SECURE
0
Assets Detected

ASSET

TAGS

LAST DETECTED

Scan performed and no results were found

Honeypot Events

A honeypot is a legitimate security mechanism that is purposely vulnerable to high-risk exploits in order to identify malicious assets that attempt to infiltrate it. Our distributed network of honeypots listens for unsolicited connections and attacks. Your assets should not communicate with our honeypots. Events in this section indicate malicious activity on your network is likely. Shared assets are not an indicator of malicious events.

SECURE
0
Assets Detected

ASSET

TAGS

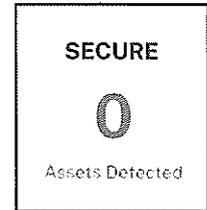
LAST DETECTED

Scan performed and no results were found

OVERALL RISK POSTURE

Blocklisted Domains

Domains found in public blocklists — if one of your assets is found on these lists typically means that some type of malicious activity was performed.



ASSET

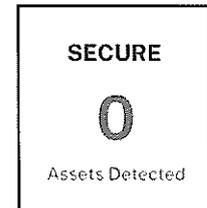
SOURCE

LAST DETECTED

Scan performed and no results were found

Torrents

Torrent downloads are often illegal and you risk bringing files infected with malware into your network. In this section, we list the torrents seen being downloaded by your assets.



ASSET

NAME

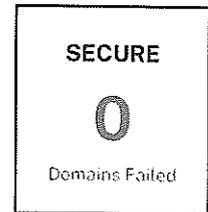
LAST DETECTED

Scan performed and no results were found

OVERALL RISK POSTURE

DMARC

DMARC (Domain-based Message Authentication, Reporting and Conformance) is an email authentication protocol that is designed to give email domain owners the ability to protect their domain from unauthorised use (known as email spoofing). The purpose of implementing DMARC is to protect a domain from being exploited in business email compromise attacks, phishing emails, email scams, and other cyber threat activities.



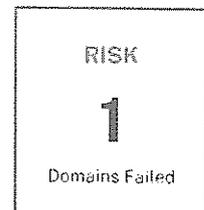
PASS (1)

FAIL (0)

torpointtowncouncil.gov.uk

SPF

Sender Policy Framework (SPF) is an email authentication method designed to detect forging sender addresses during the delivery of an email. This measure specifies what email servers are allowed to send email from your domain. It helps ensure that someone cannot create an email server and send it as your domain unless you have authorised them to do so in your DNS records.



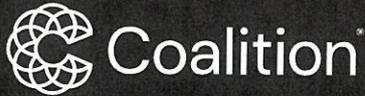
PASS (0)

FAIL (1)

torpointtowncouncil.gov.uk

Glossary

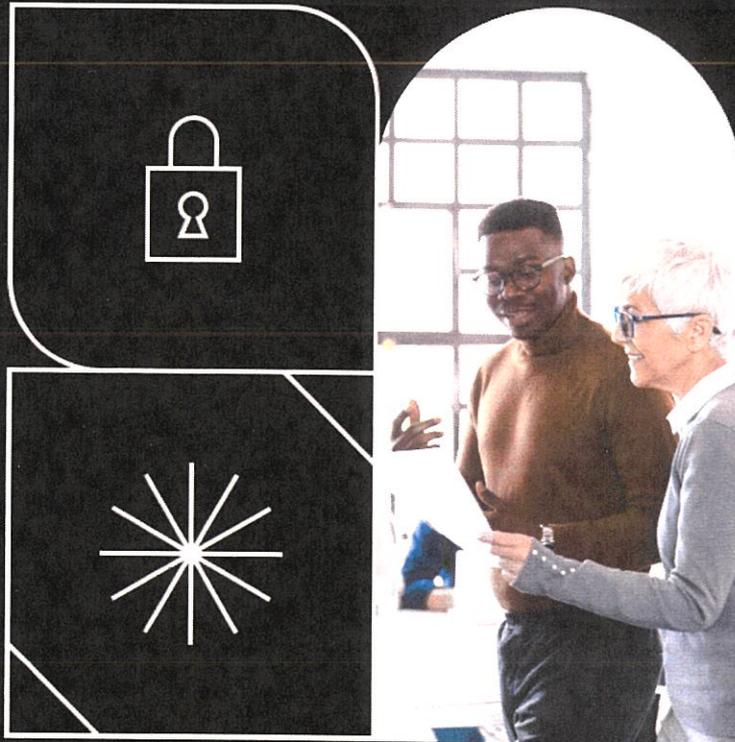
Asset	Web properties that your organisation owns, such as an IP Address, Domain, or Subdomain.
Data Breach	A cyber incident where your customer or employee data is accessed, and possibly exfiltrated, by a third party.
Domain	Web address associated with the organisation. Example: coalitioninc.com
Frequent Claim Indicator	A security finding that frequently leads to claims and severely impacts your Cyber Health Rating.
Hosting	Some type of hosting provider or hosting technology being used in one or more of your assets.
IP Address	An IP address associated with your company. Example: 1.1.1.1.
Remote Desktop Protocol (RDP)	RDP is a feature that enables employees to remotely log into their corporate computer from home. While it may be convenient for employees, RDP can also function as an open door for hackers to break into your corporate network.
Secure Sockets Layer (SSL)	SSL is a cryptographic protocol designed to provide secure communications over a computer network.
Services	Technologies used to deliver services from your assets.
Technologies	Technologies found being used in one or more of your assets.
Torrents	Torrenting is a peer-to-peer file-sharing mechanism whereby assets that are hosted on your computers may be downloaded by other people who are outside of your organisation.



This assessment was prepared by
Coalition Risk Solutions Ltd.
34-36 Lime Street
London UK
EC3M 7AT

For more information, visit coalitioninc.com/security

Coalition is a trading name of Coalition Risk Solutions Ltd, which is an appointed representative of Davies MGA Services Limited, a company authorised and regulated by the Financial Conduct Authority under firm reference number 597301 to carry on insurance distribution activities. Coalition Risk Solutions Ltd, is registered in England and Wales company number 13036309. Registered office at 34-36 Lime Street, London, United Kingdom, EC3M 7AT.



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QUOTE (1)



The power of Active Insurance

Active Insurance is designed to prevent digital risk before it strikes. It goes far beyond traditional insurance by providing technology and expert support before, during, and after an incident occurs.



Active Risk Assessment

Understand your risks in real time

- Personalised digital risk profiles: real time depiction of policyholder's risk
- Automated, intelligent underwriting: accurately evaluates and prices risk

Active Protection

Monitoring and alerting to identify and prevent risk before it strikes

- Continuous scanning and monitoring: across all connected assets
- Automated notifications: stay informed on new or changing risks

Active Response

In-house response teams & leading coverage if an incident occurs

- In-house claims and incident response: quick response to resolve and minimize losses
- Comprehensive coverage: broad coverage backed by trusted reinsurance partners

Prepared 02 March 2026

Torpoint Town Council

LIMIT / RETENTION
£500K/£1K

QUOTE #
C-4X6F-071847

TOTAL*
£394.96

LIMIT / RETENTION
£750K/£1K

QUOTE #
C-4X6F-071849

TOTAL*
£537.20

LIMIT / RETENTION
£1M/£1K

QUOTE #
C-4X6F-071848

TOTAL*
£676.08

* Includes taxes and fees

Coalition, Inc. - 34-36 Lime Street, London, EC3M 7AT - help@coalitioninc.com

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Torpoint Town Council

LIMIT / RETENTION	£500K/£1K	£750K/£1K	£1M/£1K
QUOTE ID	C-4X6F-071847	C-4X6F-071849	C-4X6F-071848
PREMIUM	£308	£435	£559
ADMINISTRATIVE FEE	£50.00	£50.00	£50.00
INSURANCE PREMIUM TAX (IPT)*	£36.96	£52.20	£67.08
TOTAL	£394.96	£537.20	£676.08

3RD PARTY COVERAGES (Sub-Limit / Sub-Retention)

Network and Information Security Liability	£500K/£1K	£750K/£1K	£1M/£1K
Regulatory Defence and Penalties	£500K/£1K	£750K/£1K	£1M/£1K
PCI Fines and Assessments	£500K/£1K	£750K/£1K	£1M/£1K
Funds Transfer Liability	£500K/£1K	£750K/£1K	£1M/£1K
Multimedia Content Liability	£500K/£1K	£750K/£1K	£1M/£1K
Bodily Injury and Property Damage - 3rd Party	£250K/£1K	£250K/£1K	£250K/£1K
Pollution	£250K/£1K	£250K/£1K	£250K/£1K

1ST PARTY COVERAGES (Sub-Limit / Sub-Retention)

Breach Response Services	72hrs/£0	72hrs/£0	72hrs/£0
Breach Response Costs	£500K/£1K	£750K/£1K	£1M/£1K
Crisis Management and Public Relations	£500K/£1K	£750K/£1K	£1M/£1K
Ransomware and Cyber Extortion	£500K/£1K	£750K/£1K	£1M/£1K
Direct and Contingent Business Interruption	£500K/8hrs	£750K/8hrs	£1M/8hrs
Proof of Loss Preparation Expense	£50K/£1K	£50K/£1K	£50K/£1K
Digital Asset Restoration	£500K/£1K	£750K/£1K	£1M/£1K
Computer Replacement and Bricking	£500K/£1K	£750K/£1K	£1M/£1K
Reputational Harm Loss	£500K/14d	£750K/14d	£1M/14d
Court Attendance	£50K/£1K	£50K/£1K	£50K/£1K
Criminal Reward	£50K/£0	£50K/£0	£50K/£0
Funds Transfer Fraud, Personal Funds Fraud, and Social Engineering	£125K/£1K	£187.5K/£1K	£250K/£1K
Service Fraud Including Cryptojacking	£100K/£1K	£100K/£1K	£100K/£1K
Impersonation Repair Costs	£50K/£1K	£50K/£1K	£50K/£1K
Invoice Manipulation	£250K/£1K	£250K/£1K	£250K/£1K
Bodily Injury and Property Damage - 1st Party	£250K/£1K	£250K/£1K	£250K/£1K
Reputation Repair	£500K/£1K	£750K/£1K	£1M/£1K

Any One Claim



*For surcharge breakdown, see individual quote documents



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Torpoint Town Council

LIMIT / RETENTION
£100K/£1K

QUOTE #
C-4X6F-071845

TOTAL*
£191.88

LIMIT / RETENTION
£250K/£1K

QUOTE #
C-4X6F-071846

TOTAL*
£247.88

LIMIT / RETENTION

QUOTE #

TOTAL*

* Includes taxes and fees

Torpoint Town Council

LIMIT / RETENTION	£100K/£1K	£250K/£1K
QUOTE ID	C-4X6F-071845	C-4X6F-071846
PREMIUM	£149	£199
ADMINISTRATIVE FEE	£25.00	£25.00
INSURANCE PREMIUM TAX (IPT)*	£17.88	£23.88
TOTAL	£191.88	£247.88

3RD PARTY COVERAGES (Sub-Limit / Sub-Retention)

	£100K/£1K	£250K/£1K
Network and Information Security Liability	£100K/£1K	£250K/£1K
Regulatory Defence and Penalties	£100K/£1K	£250K/£1K
PCI Fines and Assessments	£100K/£1K	£250K/£1K
Funds Transfer Liability	£100K/£1K	£250K/£1K
Multimedia Content Liability	£100K/£1K	£250K/£1K
Bodily Injury and Property Damage - 3rd Party	£100K/£1K	£250K/£1K
Pollution	£100K/£1K	£250K/£1K

1ST PARTY COVERAGES (Sub-Limit / Sub-Retention)

	£100K/£1K	£250K/£1K
Breach Response Services	72hrs/£0	72hrs/£0
Breach Response Costs	£100K/£1K	£250K/£1K
Crisis Management and Public Relations	£100K/£1K	£250K/£1K
Ransomware and Cyber Extortion	£100K/£1K	£250K/£1K
Direct and Contingent Business Interruption	£100K/8hrs	£250K/8hrs
Proof of Loss Preparation Expense	£50K/£1K	£50K/£1K
Digital Asset Restoration	£100K/£1K	£250K/£1K
Computer Replacement and Bricking	£100K/£1K	£250K/£1K
Reputational Harm Loss	£100K/14d	£250K/14d
Court Attendance	£50K/£1K	£50K/£1K
Criminal Reward	£50K/£0	£50K/£0
Funds Transfer Fraud, Personal Funds Fraud, and Social Engineering	£25K/£5K	£62.5K/£1K
Service Fraud Including Cryptojacking	£100K/£1K	£100K/£1K
Impersonation Repair Costs	£50K/£1K	£50K/£1K
Invoice Manipulation	£100K/£1K	£250K/£1K
Bodily Injury and Property Damage - 1st Party	£100K/£1K	£250K/£1K
Reputation Repair	£100K/£1K	£250K/£1K

Any One Claim



*For surcharge breakdown, see individual quote documents

