

CYBER (AND OPTIONAL TECHNOLOGY ERRORS & OMISSIONS) POLICY APPLICATION

General Information

NAMED INSURED

WEBSITE AND EMAIL DOMAIN(S) Please list all website addresses including web and email domains

ADDRESS	CITY	COUNTY	POST CODE
INDUSTRY	NO. OF EMPLOYEES	REVENUE*	GROSS PROFIT / NET REVENUE*
		£	£

*Expected over the next 12 months

Loss History

- 1 During the past three years, did the *Named Insured* experience a cyber incident, claim or loss, whether insured or not, which could have been covered under a policy similar to the proposed insurance, this includes but is not limited to any:
- NO YES
- i actual or reasonably suspected data breach or security failure, including notifying consumers or third parties of a data breach or security failure;
 - ii claims or complaints with respect to privacy injury, breach of information or network security, unauthorised disclosure of information, defamation, or content infringement;
 - iii government action, investigation, or subpoena regarding any alleged violation of a privacy law or regulation; or
 - iv actual or attempted extortion demand with respect to (insured's) data or computer systems.

If yes, please explain the cyber incidents and/or claims.

- 2 Does the *Named Insured* have knowledge or information regarding any fact, circumstance, situation, or event that could reasonably give rise to a claim or loss under the proposed insurance?
- NO YES

If yes, please explain.

If the *Named Insured* has knowledge or information regarding any fact, circumstance, situation, or event that may give rise to a claim or loss under the proposed insurance policy, any claim or loss arising therefrom is excluded from the coverage.

Security Controls

- 3 Does the *Named Insured* implement encryption on laptop computers, desktop computers, and other portable media devices? NO YES SOMETIMES

- 4 Does the *Named Insured* collect, process, store, transmit, or have access to any Payment Card Information (PCI) or Personally Identifiable Information (PII), other than employees of the *Named Insured*? NO YES

4A If yes, what is the estimated annual volume of payment card transactions (credit cards, debit cards, etc.)?

NO RECORDS LESS THAN 100,000 100,000 – 500,000 500,000 – 1,000,000 OVER 1,000,000:

4B If yes, how many PII records does the *Named Insured* collect, process, store, transmit, or have access to?

NO RECORDS LESS THAN 100,000 100,000 – 500,000 500,000 – 1,000,000 OVER 1,000,000:

- 5 Does the *Named Insured* maintain at least weekly backups of all sensitive or otherwise critical data and all critical business systems offline or on a separate network? NO YES

Security Controls (continued)

6	For which of the following services does the <i>Named Insured</i> enforce Multi-Factor Authentication (MFA)?					
6A	Email			NO	YES	
6B	Virtual Private Network (VPN)			NO	YES	
6C	Remote Desktop Protocol (RDP), RDWeb, RD Gateway, or other remote access			NO	YES	N/A - NO REMOTE ACCESS ALLOWED
6D	Network / cloud administration or other privileged user accounts	NO	YES	ON ADMINISTRATIVE ACCOUNTS AND ALL CLOUD SERVICES WHERE SUPPORTED		
7	Does the <i>Named Insured</i> require a secondary means of communication to validate the authenticity of:					
7A	Funds transfer requests (Bacs, Faster Payments, CHAPS, SWIFT, etc.) before processing a request in excess of £5,000?			NO	YES	N/A
7B	Any request to change banking details (Bacs, Faster Payments, CHAPS, SWIFT, payroll distribution, etc.)?			NO	YES	
8	Within the last 3 years has the <i>Named Insured</i> been subject to any complaints concerning the content of its website, advertising materials, social media, or other publications?			NO	YES	
9	Does the <i>Named Insured</i> enforce procedures to remove content (including third party content) that may infringe or violate any intellectual property or privacy right?			NO	YES	

Technology Errors & Omissions Questions

1	Please describe the <i>Named Insured's</i> use of technology in delivering its product and/or services.				
2	Within the last 3 years has the <i>Named Insured</i> been subject to a dispute or claim arising out of a technology error or omission in excess of £25,000?			NO	YES
3	Does the <i>Named Insured</i> have remote access to administer, troubleshoot, monitor, or update their customers' networks and/or systems?			NO	YES
4	Does the <i>Named Insured</i> participate directly in or sell technology products/services specifically designed for any of the following industries?			NO	YES
	<ul style="list-style-type: none"> • Adult Entertainment • Automotive • Aviation • Blockchain • Cannabis • Cryptocurrency • Financial Services • Gambling • Healthcare • Internet of Things • Military/Defence • Payment Processing • Professional Services (Legal, Medical, A&E, or other licensed professional services) • Point of Sale (POS) Software/ Hardware/Reseller 				
5	How often are the <i>Named Insured's</i> services provided by written agreement or contract?				
	<input type="checkbox"/> 100% OF AGREEMENTS OR CONTRACTS <input type="checkbox"/> < 50% OF AGREEMENTS OR CONTRACTS				
	<input type="checkbox"/> ≥ 50% OF AGREEMENTS OR CONTRACTS <input type="checkbox"/> 0% OF AGREEMENTS OR CONTRACTS				
6	Identify the standard risk mitigating clauses or methods contained within the <i>Named Insured's</i> agreements or contracts. (Select all that apply)				
	<input type="checkbox"/> A. CUSTOMER ACCEPTANCE / FINAL SIGN OFF <input type="checkbox"/> E. EXCLUSION OF CONSEQUENTIAL DAMAGES				
	<input type="checkbox"/> B. DISCLAIMER OF WARRANTIES <input type="checkbox"/> F. INDEMNIFICATION CLAUSE				
	<input type="checkbox"/> C. HOLD HARMLESS AGREEMENTS THAT BENEFIT NAMED INSURED <input type="checkbox"/> G. BINDING MANDATORY ARBITRATION				
	<input type="checkbox"/> D. LIMITATION OF LIABILITY <input type="checkbox"/> H. PROJECT PHASES / MILESTONES				

Important Notice

Before a contract of insurance is entered into, the applicant is required to give a fair presentation of the risk in accordance with the Insurance Act 2015. We will rely on this information in deciding whether to offer insurance, setting the terms and for setting the premium.

You must disclose every material circumstance which you know or ought to know, or failing that, make a disclosure which gives us sufficient information to put a prudent insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances. Such disclosure must be made in a manner which would be reasonably clear and accessible to a prudent insurer and following a reasonable search of information held within your organisation or held by any other person or third party.

A circumstance or representation is material if it would influence the judgement of a prudent insurer in determining whether to take the risk and, if so, on what terms. If you have any questions regarding your duty to make a fair presentation of the risk, then you should contact your insurance broker for further information.