

Professional Risks

Proposal Form Cyber Security Insurance

Important Notice

This proposal must be completed and signed by a Principal, Partner or Director of the Proposer. The person completing and signing the form should be authorised by the Proposer to do so and should make all necessary enquiries of his fellow Partners, Directors and Employees to enable all the questions to be answered. All questions must be answered to enable a quotation to be given. Completing and signing this proposal does not bind the Proposers or Insurers to enter a contract of insurance. If there is insufficient space to answer questions, please use an additional sheet and attach it to this form (please indicate question number).

Contact Us

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Company information

1. Please provide the following details (including trading names) of the Proposer/s:

Company name

Address

Number of employees

Date of Establishment

Website address

2. If you require cover any associated, previous or subsidiary company please provide company names, including, if appropriate, details of any joint venture:

Name	Location (city/town)	Nature of business
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

3. Please provide a description of your business activities

4. Please advise

	Past year ending	Whole year current estimate	Estimate for coming year
Total turnover including fee income	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
a. Estimated percentage split of your turnover including fee income for:			
Work carried out for UK clients	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %
Work carried out for US / Canadian clients not subject to US / Canadian law	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %
Work carried out for US / Canadian clients subject to US / Canadian law	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %
Work carried out for clients anywhere else in the world	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %
Operating profit	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

Network and data structure

Please can you:

5. Provide a financial value for your IT network (including but not limited to hardware, software, cabling and firmware) £

6. Estimate the total number of Personally Identifiable Information records, including employees and customers that your company holds.

Personally Identifiable Information is defined as: information that can be used to uniquely identify, contact, or locate a single person or can be used with other sources to uniquely identify a single individual.

7. Do you see this changing substantially in the next 12 months? Yes No

If **YES** please give full details

8. Please highlight which bands of Personally Identifiable Information records you hold:

Low sensitivity	e.g. name, home address, telephone numbers, email address	<input type="checkbox"/> Yes <input type="checkbox"/> No
Moderate sensitivity	e.g. protected health information, Insurance Policy number, date of birth, National Insurance number, driver's licence number, passport number	<input type="checkbox"/> Yes <input type="checkbox"/> No
High sensitivity	e.g. banking or saving account number, debit card number, credit card number	<input type="checkbox"/> Yes <input type="checkbox"/> No

9. Please estimate what proportion of the total number of Personally Identifiable Information records which you hold that include a highly sensitive element %

10. Do you seek explicit consent from all third parties before selling or sharing any personally identifiable information? Yes No

11. Please provide brief details of the functions of your internal IT network

12.

a. Do you outsource any part of your IT network including but not limited to data storage, data hosting and/or data-processing of Personally Identifiable Information records? Yes No

If **YES**, please provide the name of the third-party company:

b. If **YES**, do you ensure that the countries in which these third-parties hold your Personally Identifiable Information records have strict government legislation and regulation on data protection? Yes No

If **NO**, please provide details below:

c. Do you have a written contact in place with these third parties that will indemnify you for IT system or data security breaches arising from their services? Yes No

If **NO**, please provide details below:

13. When recruiting new employees do you undertake thorough background checks before employment is offered? Such as CRB (Criminal Records Bureau), Identity, Qualifications Yes No

If **NO**, please provide details below:

Effects of an Incident

14. How fast are you likely to incur a loss of profit as a result of an IT network compromise and a total system downtime?

Level 1: 48 hours+ Level 2: 24-48 hours+ Level 3: 12-24 hours+ Level 4: 1-12 hours+ Level 5: immediately

15. In the event of your IT network being subjected to a non-scheduled closure and total downtime, please estimate your maximum daily loss of profit (net profit before tax) £

16. Do you have a disaster recovery plan which protects you against any sudden or unexpected failure of your IT network and security breach/data compromise? Yes No

If **NO** please advise how you would deal with such an event in a time critical manner?

If YES

- a. Is the back up system managed by a third party? Yes No
- b. How regularly is it tested?
- c. When was it last tested?
- d. How long did it take to switch to this back up system?

Risk Management

Please confirm **YES** or **NO** to the questions below. If **NO** to any please provide detail in the box below

- 1. You have a Chief Information Officer (CIO) and/or a Chief Security Officer (CSO). Yes No
- 2. You adhere to and comply with the following where relevant: Data Protection Act 1998; Privacy and Electronic Communications Regulations; Payment Card Industry (PCI) Data Security Standards; ISO 27001. Yes No
- 3. You ensure that all Personally Identifiable Information records are backed up and held at a secondary location. Yes No
- 4. You have firewalls protecting all external IT network gateways. Yes No
- 5. You use encryption tools to ensure the integrity and confidentiality of all Personally Identifiable Information records including those on removable media. Yes No
- 6. You have anti-virus software and anti-spyware operational. Yes No
- 7. You control unauthorised access to your Computer system by correctly configuring your wireless network. Yes No
- 8. You change all passwords on your Computer system at least every 60 days and cancel any usernames, password or other security protection once an employee's employment is terminated or after you knew or had reasonable grounds to suspect that usernames or passwords had become available to any unauthorised person; Yes No
- 9. You have an operational system for logging and monitoring user activity on your Computer System. Yes No
- 10. You have a remote wipe function installed and enabled on all portable devices where such functionality is available; Yes No

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11. You have a vulnerability assessment program that monitors for IT network security and data security breaches and ensures timely updates of antivirus and anti-spyware signatures and critical security patches. Yes No
-
12. You have an internet and email usage policy written into all employment contracts which is clearly communicated to all employees. Yes No
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13. You implement a data protection policy for the handling of data including Personally Identifiable Information records which is clearly communicated to all employees. Yes No
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14. All Personally Identifiable Information records, including those contained in a physical form (paper, disks, CDs, hard drives), disposed of or recycled by a confidential and secure means which is recognised throughout the organisation. Yes No
-
15. You have a privacy policy on your website. Yes No
-
16. You have a specific policy for managing all 'opt-in'/'opt-out' marketing requests including the use/storage of cookies on a browsers system/device. Yes No
-
17. You have a procedure for responding to allegations that content created, displayed or published is libellous, infringing intellectual property rights, or in violation of a third party's privacy rights. Yes No
-
18. You have a "take-down" policy which allows you to remove any third party content applied to any of your message boards, chat rooms or forums on your websites (including websites you may host for third-parties). Yes No
-
19. You obtain written warranties and indemnities from third parties for content they have created for you (including advertising agents). Yes No
-
20. Your business has never been declined for a Cyber and Data Security insurance policy, nor had an existing policy cancelled. Yes No
-
21. You have never experienced an event that did or may have given rise to a claim or circumstance under a cyber and data security policy, including but not limited to a hacking incident, virus or malicious code attack, cyber extortion attempt, breach of secure data, wrongful disclosure of personal data or interference with rights of privacy? Yes No
-

Please provide detail in the space below in respect of any **NO** responses to the risk management sections.



Please read the paragraph below carefully before signing the declaration:

It is essential that every Proposer or Insured when seeking a quotation to take out or renew any insurance discloses to the prospective Insurers all material facts and information (including all material circumstances) which might influence the judgement of an underwriter in deciding whether to accept the risk and on what terms. The obligation to provide this information continues up until the time that there is a completed contract of insurance. Failure to do so entitles the

Insurers, if they so wish, to avoid the contract of insurance from inception and so enables them to repudiate liability thereunder. If you have any doubt as to what constitutes a material fact or circumstance please do not hesitate to ask for advice.

Declaration

I/we declare that, after full enquiry, the contents of this proposal are true and that I/we have not misstated, omitted or suppressed any material fact or information. I/we agree that this proposal together with any other information supplied by me/us shall form the basis of any contract of insurance which may be affected. If there is any material alteration to the facts and information which I/we have provided or any new material matter arises before the completion of the contract of insurance, I/we undertake to inform Insurers.

I/we hereby consent to any information I/we have provided being processed by you for the purposes of providing insurance and claims handling, which may necessitate sharing such information with third parties. HCC International Insurance Company PLC. may use this information for marketing (by post, telephone, e-mail or fax) subject to the conditions of the Data Protection Act. If you do not wish these details to be used for marketing please inform HCC International Insurance Company PLC. in writing. Under the Data Protection Act 1998 you have the right to access or amend the information we hold about you. If you would like to exercise either of these rights please contact HCC International Insurance Company PLC.

Signature of Principal / Director / Partner

Name

Position

Date

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