



CyberPro Application form

As used throughout this application, “you” means the person signing the application, as well as the entity seeking insurance and the applicant’s principals, partners, directors, risk managers, or employees that are in a supervisory role. The questions contained in this application pertain to all persons or entities seeking insurance, and not just the signatory

Please answer all the questions on this form. Before any question is answered please carefully read the declaration at the end of the application form, which you are required to sign. Underwriters will rely on the statements that you make on this form. In this context, ANY INSURANCE COVERAGE THAT MAY BE ISSUED BASED UPON THIS FORM WILL BE VOID IF THE FORM CONTAINS FALSEHOODS, MISREPRESENTATIONS, OR OMISSIONS. PLEASE TAKE CARE IN FILLING OUT THIS FORM.

You may provide any further additional information by means of a separate attachment if necessary.

1

General Information

| | | | | |
|----------------------|---|------------|----|----|
| a. | Name(s) of Applicant | | | |
| b. | Names of any wholly owned subsidiaries | | | |
| c. | Address | d. Website | | |
| e. | Date business established | DD | MM | YY |
| f. | If you have been involved in any mergers and acquisitions within the last three years then please provide full details. | | | |
| <input type="text"/> | | | | |
| g. | Detail your main business services | | | |
| <input type="text"/> | | | | |

2

Operational Information

| | | | | | | | | |
|----|--|-----------|----------------------|--------------|------------------------|----------------------|-----------------------------|------------------------|
| a. | Date of next financial year end | DD | MM | YY | b. Accounting currency | <input type="text"/> | c. Current no. of employees | <input type="text"/> |
| d. | Annual gross revenue/turnover | Last year | <input type="text"/> | Current year | <input type="text"/> | Next year (est.) | <input type="text"/> | |
| e. | Gross profit | Last year | <input type="text"/> | Current year | <input type="text"/> | Next year (est.) | <input type="text"/> | |
| f. | What percentage of gross annual revenue/turnover is accounted for by sales or operations through your website or ecommerce platform? | | | | | | | <input type="text"/> % |

2 Section 2 Continued

g. What is the percentage of annual transactions undertaken by payment card? %

h. Percentage of last year's annual revenue generated from the following jurisdictions:

| | |
|---------------------------------------|------------------------|
| 1. US | <input type="text"/> % |
| 2. Canada | <input type="text"/> % |
| 3. UK | <input type="text"/> % |
| 4. Europe | <input type="text"/> % |
| 5. Clients anywhere else in the world | <input type="text"/> % |

i. How many PII's are retained within your computer network, databases and records?
(PII is defined as a personally identifiable record on an individual that can be used to identify, contact or locate a single individual)

j. Identify the type of PII retained on your network

1. Payment card data Yes No 2. Healthcare data Yes No 3. Other PII Yes No

If you have answered 'Yes' to j3. please provide details of the nature of this PII.

3 Technology Activities / Professional Services

PLEASE ONLY COMPLETE THIS SECTION IF APPLYING FOR ERRORS AND OMISSIONS COVERAGE OTHERWISE GO STRAIGHT TO SECTION 4

a. Percentage of gross annual revenue by services performed in the last financial year:

| | | |
|---|--|------------------------|
| Hardware | Sales | <input type="text"/> % |
| | Installation | <input type="text"/> % |
| Software | Off the shelf product sales | <input type="text"/> % |
| | Software installation and configuration | <input type="text"/> % |
| | Development of bespoke software products | <input type="text"/> % |
| | Maintenance | <input type="text"/> % |
| Services | Project Management | <input type="text"/> % |
| | Consultancy | <input type="text"/> % |
| | Facilities Management | <input type="text"/> % |
| | Training services | <input type="text"/> % |
| | Web design | <input type="text"/> % |
| E-commerce Services | Internet revenue | <input type="text"/> % |
| | Internet marketing revenue | <input type="text"/> % |
| Other work (please provide details) | <input type="text"/> | <input type="text"/> % |
| | <input type="text"/> | <input type="text"/> % |
| Total must add up to 100% | | <input type="text"/> % |

3 Section 3 Continued

b. Detail your three largest contracts which you have undertaken in the last three years:

| Client/Business | Services provided | Contract value | Contract length |
|-----------------|-------------------|----------------|-----------------|
| | | | |
| | | | |
| | | | |

c. If you use outside consultants/contractors, or subcontract work to others then what percentage of last year's gross annual revenue does this represent?

%

d. Do you require consultants/contractors to hold errors & omissions coverage? Yes No NA

e. Do you enter into written contracts with all clients? Yes No

f. Do your written contracts with clients contain the following clauses/provisions:

Limitations of liability Yes No

Disclaimer of warranties Yes No

Arbitration clause Yes No

g. Do you ensure that changes to the original contract are agreed by both parties and documented in writing, which is then incorporated into the main contract? Yes No

h. Are all contracts reviewed by legal counsel prior to commencing any work? Yes No

i. Value of average client contract

j. Are variations to contracts reviewed by legal counsel? Yes No

k. Do you have quality control procedures in force to test all software and products prior to release? Yes No

l. Is the failure of any of your products or any of your services likely to result in any of the following outcomes? Yes No

Damage or destruction to physical property, or bodily injury Yes No

Immediate and significant financial loss Yes No

m. If you anticipate any change in the nature or size of your business over the next 12 months please provide full details

n. Over the past three years, have any customers refused to pay, requested a refund or invoked contract penalty clauses outside the normal course of business? (please provide full details) Yes No

o. Do you have a formal process in place for resolving disputes with clients? Yes No

p. Have you ever instituted adversarial proceedings in order to recover unpaid fees from a client? Yes No

4 Network Dependency

a. Usual daily hours of operation

b. Indicate time after which the inability for staff to access your internal computer network and systems would have a significant impact on your business:

Immediately After 6 hrs After 12 hrs After 24 hrs After 48 hrs Never

c. Indicate time after which the inability for customers to access your networks would have a significant impact on your business:

Immediately After 6 hrs After 12 hrs After 24 hrs After 48 hrs Never

d. Provide brief details below, of the impact on your business if your internal network or applications should fail or be disrupted (include commercial relations, revenues and image):

5 Business Continuity

a. Briefly describe your recovery/continuity plans to mitigate or avoid business interruption due to network failure, which may include outsourcing, additional employment, system redundancy etc.

b. Is this plan regularly tested and updated? Yes No

c. Have you recently carried out a network security audit? Yes No

If 'Yes', who performed the audit and when was it completed?

| | | | |
|------------|----|----|----|
| Audited by | DD | MM | YY |
|------------|----|----|----|

d. Was any serious concern raised with any aspect of the network? Yes No

If 'Yes' to (d) above, please confirm that concerns were carried out? Yes No

6 Third Party Service Providers

If you outsource any element of your network please provide details

| | |
|--|--|
| <p>a. Web hosting <input style="width: 200px; height: 20px;" type="text"/></p> <p>b. Security services <input style="width: 200px; height: 20px;" type="text"/></p> <p>c. ASP <input style="width: 200px; height: 20px;" type="text"/></p> | <p>d. Data processing <input style="width: 200px; height: 20px;" type="text"/></p> <p>e. Point of sale/Payment card processing <input style="width: 200px; height: 20px;" type="text"/></p> <p>f. Other <input style="width: 200px; height: 20px;" type="text"/></p> |
|--|--|

7 Network Security

- a. Do you employ a Chief Privacy Officer or Chief Information Officer who has responsibility for meeting your worldwide obligations under privacy and data protection laws? Yes No
- b. Does your security and privacy policy include mandatory training for all employees? Yes No
- c. Are all employment positions analysed and employees assigned specified rights, privileges and unique user ID and passwords, which are changed periodically? Yes No
- d. Do you have user revocation procedures on user accounts and inventoried recovery of all information assets following employment termination? Yes No
- e. Do you conduct regular reviews of your third party service providers and partners to ensure that they meet your requirements for protecting sensitive information in their care? Yes No
- f. Do you have antivirus software on all computer devices, servers and networks which are updated in accordance with the software providers' recommendations? Yes No
- g. Do you have firewalls and intrusion monitoring detection in force to prevent and monitor unauthorized access? Yes No
- h. Do you ensure that all wireless networks have protected access? Yes No
- i. Do you have access control procedures and hard drive encryption to prevent unauthorized exposure of data on all laptops, PDAs, smartphones and portable devices? Yes No
- j. Do you encrypt all sensitive information that is transmitted within and from your organization? Yes No
- k. Is all sensitive and confidential information stored on your databases, servers and data files encrypted? Yes No

If you answer 'No' to questions (h), (i), (j), (k) above, please provide details below, briefly describing the nature of the unprotected information and what security measures are in force to protect this information in the absence of encryption.

8 Information and Data Management

- a. Does your information asset programme include a data classification standard (e.g. public, internal use only, confidential)? Yes No
- b. Do you post a privacy policy on your website which has been reviewed by a qualified lawyer? Yes No
- c. Does your privacy policy include a legally reviewed statement advising users as to how any information collected will be used, and for what purposes? Yes No
- d. Do you have procedures in force for honouring the specific marketing "opt-out" requests of your customers that are consistent with the terms of your published privacy policy? Yes No
- e. Do you have procedures in place to monitor the period for which customer data is held and have processes for deleting this information at the end of that period? Yes No
- f. Do you have procedures in force for deleting all sensitive data from systems and devices prior to their disposal from the company? Yes No
- g. Is all information held in physical form (paper, disks, CD's etc) disposed of or recycled by confidential and secure methods, which are recognized throughout the organisation? Yes No
- h. Do you keep an incident log of all system security breaches and network failures? Yes No

8 Section 8 Continued

i. Have you identified all relevant regulatory and industry compliance frameworks? Yes No

If 'Yes' please provide details:

Compliant

Gramm-Leach Bliley Act of 1999

Yes

Date of latest audit

Health Insurance Portability & Accountability Act of 1996

Yes

Payment Card Industry (PCI) Data Security Standard

Yes

If 'Yes' What level requirement

1

2

3

4

Other (please provide details)

9 Multimedia and Intellectual Property Procedures

a. Do you have a process in force to obtain a legal review of all media content and advertising materials prior to release? Yes No

b. Do you have a process in force to vet all content and media releases for trademark and copyright clearance and ensure consent of use is obtained before release? Yes No

c. If you use freelance designers or obtain content from third parties do you have legally reviewed contracts in force outlining the rights and responsibilities of each party and ensure that you are held harmless in respect of content provided to you? Yes No NA

If 'No' to any questions within this section, please provide full details:

10 Claims and Circumstances

During the last three years have you:

a. Sustained any unscheduled or unintentional network outage, intrusion, corruption or loss of data? Yes No

b. Received notice or become aware of any privacy violations or that any data or personally identifiable information has become compromised? Yes No

c. Notified any customers that their information may have been compromised? Yes No

d. Been subject to any disciplinary action, regulatory action, or investigation by any governmental, regulatory or administrative agency? Yes No

e. Received any injunction(s), lawsuit(s), fine(s), penalty(s) or sanction(s)? Yes No

f. Become aware of any circumstance or incident that could be reasonably anticipated to give rise to a claim against the type of insurance(s) being requested in this application? Yes No

g. Have you or any of the applicant's principals, partners, directors, risk managers, or employees, during the last five years, sustained any loss or had any claim made against them, whether insured or otherwise, involving the type of insurance(s) being requested in this application? Yes No

If 'Yes' to any questions within this section, please provide full details:

11 Previously Purchased Coverage

a. Do you have insurance in place for the type of coverage being requested in this application? Please provide details.

| Insurer | Limits | Deductible | Expiry date | | | Premium | Retroactive Date | | |
|---------|--------|------------|-------------|----|----|---------|------------------|----|----|
| | | | DD | MM | YY | | DD | MM | YY |
| | | | | | | | | | |

b. Have you ever been refused insurance or had any special terms or conditions imposed by any insurer? Yes No

c. Has any insurance for the type of coverage requested in this application been declined or cancelled? Yes No

If 'Yes' to (b), or (c) above, please provide full details

d. Do you maintain general liability insurance coverage? Yes No

If 'Yes,' please provide the limits of liability and whether this coverage includes advertising injury and/or products and completed operations coverage.

Disclosure

You are not required to disclose convictions regarded as 'spent' by virtue of any rehabilitation of offenders legislation. Any other facts known to you, which are likely to affect acceptance or assessment of the risks proposed for insurance must be disclosed. Should you have any doubt about what you should disclose, do not hesitate to tell us. We recommend you keep a record (including copies of letters) for your future reference, of any additional information given. Making sure we are informed is for your own protection, as failure to disclose may mean that your policy will not provide you with the cover you require, or could invalidate the policy. We reserve the right to decline any proposal.

Data Protection

By accepting this insurance you consent to Ascent Underwriting using the information we may hold about you for the purpose of providing insurance and handling claims, if any, and to process sensitive personal data about you where this is necessary (for example health information or criminal convictions). This may mean we have to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third party claims adjusters, fraud detection and prevention services, reinsurance companies and insurance regulatory authorities.

Where such sensitive personal information relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by us as set out above. The information provided will be treated in confidence and in compliance with relevant Data Protection legislation. You have the right to apply for a copy of your information (for which we may charge a small fee) and to have any inaccuracies corrected.

IMPORTANT – Cyber Pro Policy Statement of Fact

By accepting this insurance you confirm that the facts contained in the proposal form are true. These statements, and all information you or anyone on your behalf provided before we agree to insure you, are incorporated into and form the basis of your policy. If anything in these statements is not correct, we will be entitled to treat this insurance as if it had never existed. You should keep this Statement of Fact and a copy of the completed proposal form for your records.

This application must be signed by the applicant. Signing this form does not bind the company to complete the insurance. With reference to risks being applied for in the United States, please note that in certain states, any person who knowingly and with intent to defraud any insurance company or other person submits an application for insurance containing any false information, or conceals the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime.

The undersigned is an authorized principal, partner, director, risk manager, or employee of the applicant and certifies that reasonable inquiry has been made to obtain the answers herein which are true, correct and complete to the best of his/her knowledge and belief. Such reasonable inquiry includes all necessary inquiries to fellow principals, partners, directors, risk managers, or employees to enable you to answer the questions accurately.

Additional Notes

A large rectangular area with horizontal lines, intended for entering additional notes.