

Cyber and data risks

Proposal form

Important notice:

1. This is a proposal for a contract of insurance, in which 'proposer' or 'you/your' means the individual, company, partnership, trust, charity, establishment or association proposing for cover.
2. This proposal must be completed in ink, signed and dated. All questions must be answered to enable a quotation to be given but completion does not bind you or Underwriters to enter into any contract of insurance. If space is insufficient to answer any question fully, please attach a signed continuation sheet. You should retain a copy of the completed proposal (and of any other supporting information) for future reference.
3. You are recommended to request a specimen copy of the proposed policy or certificate from your insurance broker and to consider carefully the terms, conditions, limitations and exclusions applicable to the cover. The proposed insurance covers only those losses which arise from certain events discovered or claims made against the Assured during the period of insurance, as specified in the policy or certificate.

1 General information

(i) Name of Proposer

Address of registered or principal office

Telephone number

Email

(ii) (a) What are your business activities?

(b) Can you confirm that there have been no significant changes in these activities over the last three years and none are anticipated in the forthcoming year? Yes No

If 'No', please provide full details

(iii) How many people do you employ?

(iv) (a) What is your turnover (including fees) for your last financial year? £

(b) Please provide a percentage breakdown of such turnover between:

- UK %
- EU %
- USA %
- Elsewhere %

(c) Standard cover is subject to 'UK Jurisdiction' and 'UK Geographical Limits' – does this meet your requirements? * Yes No

If 'No', please provide full details

** Please note:*

- 'Jurisdiction' refers to where claims made against you can be brought e.g. UK courts
- 'Geographical Limits' refers to from where you conduct your business e.g. from within the UK. (any temporary business visits abroad by directors/employees are included within 'UK Geographical Limits')

2 Best practice

Can you confirm that you:

- have a dedicated individual responsible for information security and privacy
- perform background checks on all employees and contractors with access to sensitive data and/or whose work involves critical IT infrastructure
- have restricted access to sensitive data (including physical records) to only those requiring such access
- automatically prompt users to change their passwords at least every 90 days
- have a process in place to immediately delete systems access after the termination of an employee's or contractor's contract
- have procedures in place to ensure the secure destruction of confidential or sensitive information
- have written information security policies and procedures that are reviewed annually and communicated to all employees including information security awareness training?

Yes No

If 'No' please explain why not

3 Websites

(i) Please list all your website addresses

(ii) Which of the following functionalities are applicable to the above websites? (show all that are applicable)

(a) Third party content on your website

Yes No

If 'Yes' please answer the following questions:

1 What procedures are in place for securing rights for using content

2 Which of the above websites contain third party content and, currently, how many unique visitors do they have per month

(b) User content allowed (e.g. chat rooms, bulletin boards, discussion forums etc)

Yes No

If 'Yes' please answer the following questions:

1 What procedures are in place for users to flag inappropriate content and your immediate removal of such content

2 On which of the above websites is user content allowed and, currently, how many unique visitors do they have per month

(c) Client log-in area

Yes No

(d) E-commerce

Yes No

If 'Yes' please answer the following questions:

1 What is the amount of sales generated for the past 12 months and expected in the forthcoming 12 months?

£

2 How do you process payments for on-line sales?

3 Are you compliant with PCI DSS?

Yes No

4 What is your registration level with PCI?

5 What are your back up procedures for website downtime?

(iii) Typically, how often are your websites changed in terms of content or functionality?

(iv) Are changes checked by a second person before being 'put live'?

Yes No

4 Network

(i) If your IT network failed how quickly and to what degree would this impact your business in terms of revenue and continuity?

(ii) Can you confirm the following good practice?

- You use anti-virus, anti-spyware and anti-malware software
- You use firewalls and other security applications on all external gateways
- You use intrusion detection or intrusion prevention systems (IDS/IPS) and these are monitored
- You immediately update anti-virus, anti-malware and all other security protections following the release of updates/patches

Yes No

If 'No' to any of the above please explain why not

(iii) Are the following services managed and operated in-house?

(a) Internet Service Provider

Yes No

If 'No', please provide details of the vendors providing such services

(b) Cloud / Hosting / Data Centre Provider

Yes No

If 'No', please provide details of the vendors providing such services

(c) Payment Processing

Yes No

If 'No', please provide details of the vendors providing such services

(d) Data or Information Processing (such as marketing or payroll)

Yes No

If 'No', please provide details of the vendors providing such services

(e) Offsite Archiving, Backup and Storage

Yes No

If 'No', please provide details of the vendors providing such services

(f) Other IT services

Yes No

If 'No', please specify the nature of the services provided and provide details of the vendors providing such services

(iv) Can you confirm that the above vendors

- Demonstrate adequacy of IT Security and risk management procedures
- Procure and evidence relevant insurance for the services they provide to you
- Indemnify you contractually in respect of their errors or negligence (including data breach and system downtime)

Yes No

If 'No' to any of above please explain why not

(v) Can you confirm that you have a written data breach or privacy breach response plan

Yes No

If 'Yes' please answer the following questions

(i) when was this last tested?

(ii) How regularly do you test these plans?

If 'No' please explain why not

(vi) Do you allow remote access to your network

Yes No

If 'Yes' please provide full details including to whom and the measures you utilise to keep such remote access secure

(vii) Can you confirm that you do not have any major network/system IT changes envisaged or planned in the next 12 months?

Yes No

If 'No' please provide full details

(viii) Can you confirm that internal/external audit reviews (including penetration testing) are performed at least annually on your IT network and your procedures? Yes No

if 'Yes' please provide a copy of the latest report following such audit

If 'No' please explain why not

(ix) Can you confirm that

- you have a disaster recovery plan (DRP) and/or a business continuity plan (BCP) in place?
- such DRP/BCP is tested at least annually?

Yes No

If 'Yes', how long, in your DRP/BCP, would it take for you to be fully operational again following an incident?

If 'No' please explain why not

(x) Please describe your network contingency/redundancy/resilience in place to mitigate system interruptions or failures (such as mirrored infrastructure, failover mechanisms, warm or hot replicated sites or similar)

5 Data

(i) Do you collect, store or process

- Personally identifiable information (including NI number or passport details)
- Payment Card / financial personal data (other than for your own employees)
- Any patient or healthcare records
- Any US citizen's personal data records?

Yes No

If 'Yes' please answer the following questions

(a) number of overall personal data records you collect, store or process per annum

(b) number of records you collect, store or process in each of the above four categories

(c) can you confirm that you *always* encrypt such data when stored or in transmission Yes No

If 'No' please explain why not

(ii) Do you collect, store or process any of the following types of sensitive *corporate* client data?

- confidential intellectual property/trade secrets
- financial information?

Yes No

If 'Yes' to any of the above please provide details including approximate number of each type of records held

(iii) Do you segregate data to mitigate the risk of large scale data loss from a single intrusion?

Yes No

If 'No' please explain why not

If 'Yes' please provide full details

(iv) Can you confirm that

- you monitor, restrict or block employees' ability to remove data via network end-points such as USB drives?
- you have controls in place to restrict or control employees' ability to take physical data such as paper files away from your premises

Yes No

If 'No' please explain why not

6 Claims

Can you confirm that

- (i) Neither you, nor any director, officer, manager or partner of the proposer or any person insured or proposing for insurance has
- (a) been convicted, or charged but not yet tried, of any criminal offence other than a motoring offence?
 - (b) been declared bankrupt, gone into insolvent liquidation, or been the subject of receivership or an administrative order?
- (ii) the proposer has never had an application for this type of insurance declined by any insurer, had a renewal of such insurance declined, nor had similar insurance cancelled or made subject to special conditions?
- (iii) within the last five years neither the proposer, nor any person insured or proposing for insurance to which this proposal relates
- (a) has had any claim, prosecution, proceedings or investigations made or instigated against them whether successful or otherwise?
 - (b) has suffered any loss or made any claim (whether insured or not) which would have fallen within the scope of the proposed insurance irrespective of whether or not such loss or claim relates to the property insured or proposed for insurance?
- (iv) neither the proposer nor any person insured or proposing for insurance is aware AFTER ENQUIRY:
- (a) of any circumstance or incident which they have reason to suppose might afford grounds for any future claim that would fall within the scope of the expiring insurance or the proposed insurance
 - (b) any privacy breach, virus, denial of service or hacking incident, or any extortion demand which has, or could adversely impact your business
 - (c) any evidence of network intrusion or vulnerabilities highlighted in an IT security audit or penetration test which have not yet been resolved
 - (d) any unforeseen downtime to your website or IT network of more than 3 hours?

Yes No

If 'No' please provide full details

Important information concerning your duty to make a fair presentation of risk

Please carefully read the following before you sign and date the declaration.

Before the insurance policy takes effect you have a duty to make a fair presentation of the risks to be insured.

A fair presentation of the risk is one

- which discloses to us every material circumstance which you know of or ought to know of, or
- gives us sufficient information to put us on notice that we will need to make further enquiries for the purpose of revealing those material circumstances, and
- which makes that disclosure in a manner which is reasonably clear and accessible to us, and
- in which every material representation as to a matter of fact is substantially correct and every material representation as to a matter of expectation or belief is made in good faith.

A material circumstance is one that would influence our decision as to whether or not to agree to insure you and, if so, the terms of that insurance. If you are in any doubt as to whether a circumstance is material you should disclose it to us.

Failure to make a fair presentation of risk could prejudice, reduce or modify your rights under the policy.

7 Declaration

I declare that

- I am authorised to complete this proposal on behalf of the Proposer
- every statement and particular within this proposal form
 - which is a statement of fact, is substantially correct, and
 - which is a matter of expectation or belief, is made in good faith

If any such facts, expectations and/or beliefs materially change before the insurance policy takes effect I will undertake to provide details of all such changes to you in order to comply with my obligation to provide a fair presentation of the risk to be insured under the insurance policy.

Signed *

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Name

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Capacity *

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Date

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** the signatory should be a director or senior officer of, or partner in, the proposer.*

EASY PAYMENT PLAN

Markel (UK) Limited has negotiated a highly competitive 10 month premium finance plan with a premium finance company, for the exclusive use of its assureds.

To take advantage of these facilities please tick the box below enabling the finance company to dispatch a pre-prepared agreement directly to you for completion and return. Your certificate of insurance shall be endorsed accordingly.

The level of charge, applied to total premium (including IPT where appropriate), will be confirmed on the agreement. Contact your broker or ourselves for a note of current charge.

I WISH TO TAKE ADVANTAGE OF THE 10 MONTH EASY PAYMENT PLAN (TICK AS APPROPRIATE)

NOTICE TO THE PROPOSER

The underwriters

Markel (UK) Limited underwrites business on behalf of Markel Syndicate 3000 at Lloyd's and Markel International Insurance Company Limited.

Prior to any placement being concluded, the Proposer will be advised which insurer is to write this contract of insurance.

THE LAW OF THE INSURANCE CONTRACT

The parties to this proposed insurance are free to choose the law applicable to the insurance contract. Unless you specifically agree otherwise with Underwriters, your proposed contract will be governed by English law.

Markel (UK) Limited

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Markel (UK) Limited is an Appointed Representative of Markel International Insurance Company Limited who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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