

## Cyber Risk Insurance - Proposal Form

Company Name

Company or Charity Number

Business Description

Your business activities do NOT include any of the following;	Yes /No
<ul style="list-style-type: none"><li>• Adult entertainment (including Gambling)</li><li>• Aerospace</li><li>• Computer Game Manufacturers</li><li>• Data aggregators / Analytics</li><li>• Defence / Government / Local Council</li><li>• Education</li><li>• Financial Institutions / financial services / Accountants / Law Firms</li><li>• Healthcare</li><li>• Information Technology</li><li>• Manufacturing where Direct Numerical Control (DNC) is used</li><li>• Media (Press/TV/Radio)</li><li>• Payment Processors</li><li>• Pharmaceuticals</li><li>• Power Generation and Utilities</li><li>• Technology and Telecommunications</li><li>• TV and Broadcasting</li><li>• Virtual Currencies</li><li>• War / Weapons products or services</li></ul>	

Absolute Insurance Brokers Limited  
Airport House,  
Purley Way,  
Croydon,  
CR0 0XZ

Telephone: 020 8915 1022

Website: [www.absoluteinsurancebrokers.co.uk](http://www.absoluteinsurancebrokers.co.uk)

Registered Address	
Post Code	

Web Address:	
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Financial Year End:	
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Turnover:		12 months
		Online Generated

Gross Revenue or Gross Profit (Delete one as appropriate)	*Gross Revenue / * Gross Profit
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Effective Date	
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Retro Active Date	90 days prior to the Period of Insurance Stat date
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Subsidiary Company Name	Country	Company Number	Business Description

### Eligibility

1.	Your Company is Domiciled in the UK.	Yes / No
2.	You have NOT been declared bankrupt or insolvent or been the subject of bankruptcy proceedings in the previous 6 years.	Yes / No
3.	You do NOT anticipate any dismissal or redundancy of any employees who administrate information technology in the next 3 months.	Yes / No
4.	You are NOT aware of any matter that is reasonably likely to give rise to any loss or claim under this insurance	Yes / No

5.	You have NOT had any investigation or information request concerning any handling of personally indefinable information.	Yes / No
6.	In the last financial year, you have had a positive net worth and you have made a profit before tax	Yes / No
7.	Are not Financial Institutions (excluding Insurance Brokers), Medical Provides, Call Centre Operators, Telemarketing Companies, Outsource Service Providers, Internet Service Providers, Telecommunications Providers, Online Gaming / Gambling, Data Aggregators, Social Networking or Dating Site	Yes / No
8.	You have not Suffered any Cyber loss or any Cyber claim including but not limited to a regulatory, governmental or administrative action brought against You.	Yes / No
9.	No Insurer ever cancelled, withdrawn or non-renewed a policy or coverage therein that provided the same or similar coverage as the insurance requested.	Yes / No
10.	The Annual income, turnover or annual revenue of your Company in the last 12 months is less than £50M	Yes / No
11.	Your company does not have any assets or turnover in the USA.	Yes / No

## Business Activities

12.	Cyber Essentials Certification (if known)	None / Cyber Essentials / Cyber Essentials Plus / Unknown
13.	You process, transmit or store LESS than 1,000,000 financial transactions (Credit Card payments) per year.	Yes / No
14.	You process, transmit or store LESS than 1,000,000 records containing an individual's personal information per year.	Yes / No

## Risk Management

15.	Do You operate industry grade firewalls across Your network?	Yes / No
16.	Do You operate industry grade anti-virus software across Your network?	Yes / No
17.	Do You enforce a policy to encrypt all mobile devices, including laptops, tablets, smartphones and memory sticks?	Yes / No
18.	Do You back up Your Critical Data at least weekly to a different location?	Yes / No
19.	Is the backup of Your Critical Data is stored in a secure locked location with access restricted to authorised personnel only?	Yes / No
20.	Do You outsource any part of the Computer network? If 'Yes' please list below in quotation summary section	Yes / No
21.	Do not have any domiciled operation in the USA and/or Canada or derive more than 10% of their revenue from the USA and/or Canada.	Yes / No
22.	Have processes in place for managing and installing patches on all systems and applications	Yes / No

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23.	You operate commercially licenced and purchased firewalls to prevent, detect and monitor intrusions across your network and regularly apply patches and updates in accordance with the suppliers' recommendations	Yes / No
24.	You operate commercially licenced and purchased anti-virus software across your network and regularly apply patches and updates in accordance with the suppliers' recommendations	Yes / No
25.	You enforce a Policy to encrypt all mobile devices, including laptops, tablets, smartphones and memory sticks	Yes / No
26.	You Encrypt all sensitive and confidential data that is stored on, processed and transmitted from your computer system	Yes / No

What firewall(s) do you use (make and model)	
What Anti-Virus software do you use (make and version)	
PCI Compliance Level (delete as appropriate)	None / Level 1 / Level 2 / Level 3 / Level 4
Date of last assessment	

**Cover** - Please tick the relevant box

Turnover	Limit of Indemnity			Applicable Excess	Applicable Waiting Period
	£100,000	£250,000	£500,000		
<£1M				£1,000	8 Hours
£1M to 5M				£1,000	8 Hours
£5m – 10m				£1,000	8 Hours
£10m - 20m				£2,500	8 Hours
£20m – 35m				£2,500	8 Hours
£35m – 50m				£2,500	8 Hours

**Quotation Summary**

RSA include cover for outsourced Data where the outsourcing companies are domiciled in the EU and these have been declared. Please list the companies to whom you outsource any part of your computer system, network or data. This should include but is not limited to companies to whom you outsource IT/network security, payment processing, website hosting, data storage or application service provision.

Company Name	Company Number	Service Provided

**Cyber Essentials** is a new Government-backed and industry supported scheme to guide businesses in protecting themselves against Cyber Threats. Cyber Essentials documents are **FREE** to download and any

organisation can use the guidance to implement essential security controls. Details can be found on the website: <https://www.cyberstreetwise.com/cyberessentials/>

## Important Notice Concerning Disclosure

Before your Cyber risk Insurance takes effect, you have a duty to make a fair presentation of the risks to be insured under your Cyber Risk Insurance Policy. 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,
- Which makes that disclosure referred to above in a manner 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 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.

## Financial or Trade Sanctions

Please note that We are unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in Your policy documentation.

## Data Protection

Please note we will treat your personal information fairly and lawfully in accordance with the Data Protection Act 1988.

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## Declaration and Undertaking

I/We declare that every statement and contained within this proposal form:

- Which is a statement of fact, is substantially correct, and
- Which is matter of expectation or belief, is made in good faith.

If any such facts, expectations and/or beliefs materially change before this Cyber Risk insurance policy takes effect I/we undertake to provide details of all such changes to Absolute to comply with my/our obligation to provide a fair presentation of the risk to be insured under the Cyber Risk Insurance policy.

For the purposes of making this proposal for insurance, I/we agree that the intermediary (which I/we have appointed to advise in relation to this policy) is acting on my/our behalf and not as an agent of Absolute.

Signature (on behalf of the Proposer)

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Print Name of the Signatory

Position Held / Title

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For and on behalf of (Insert name of the Proposer)

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Date	
<b>Additional Information</b>	

Please email this Cyber Risk Insurance form to [cyber@absoluteinsurancebrokers.co.uk](mailto:cyber@absoluteinsurancebrokers.co.uk)