



GRP

Global Risk
Partners



CYBER RISK

WHY CYBER?

Unfortunately, cyber threats can emerge from a cyber-attack at any time, whether it's from theft or loss of data, unauthorised system access, or the adverse consequences that arise from email, website and social media misuse.

Determining the cause and extent of the breach, complying with notice laws, correcting damage, minimising losses and addressing potential lawsuits can impact any business. The risks that companies face from cyber threats to their businesses vary hugely depending on the sector. Cyber Liability cover has been specifically designed to protect against both liabilities and the policyholder's own losses, including legal, IT security and regulatory costs. Additionally, complimentary online cyber risk assessment tools, specifically designed for SME businesses and designed to give an indicative view on cyber insurance requirements. These tools can also be accessed via the GRP intranet.

Name

Email

Date

In respect of technology, media or telecommunications does the Proposer's business include any of the following areas or activities:

- | | Yes / No |
|--|---|
| <input checked="" type="checkbox"/> Payment Processor, Internet Service Provider, Data centre, Information security systems or testing | <input type="checkbox"/> <input type="checkbox"/> |
| <input checked="" type="checkbox"/> Social media, gambling, dating or gaming websites? | <input type="checkbox"/> <input type="checkbox"/> |

Data Processing

- | Does the Proposer collect, store or process | Yes / No |
|--|---|
| <input checked="" type="checkbox"/> more than 50,000 data records per annum? | <input type="checkbox"/> <input type="checkbox"/> |
| <input checked="" type="checkbox"/> more than 5,000 patient or healthcare records? | <input type="checkbox"/> <input type="checkbox"/> |
| <input checked="" type="checkbox"/> more than 5,000 payment card data or other personal financial information records (other than for their own employees) ? | <input type="checkbox"/> <input type="checkbox"/> |
| <input checked="" type="checkbox"/> US personal data? | <input type="checkbox"/> <input type="checkbox"/> |
| <input checked="" type="checkbox"/> What kind of data do you hold or responsible for? | <input type="checkbox"/> <input type="checkbox"/> |



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IT Good Practice

| Does the Proposer undertake the following on all computers | Yes / No | |
|---|--------------------------|--------------------------|
| <input checked="" type="checkbox"/> use and update anti-virus, anti-spyware and firewall protections at least monthly ? | <input type="checkbox"/> | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> regularly perform software security updates as they are released by vendors ? | <input type="checkbox"/> | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> undertake a backup of data at least monthly? | <input type="checkbox"/> | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> only use operating software supported by the original provider? | <input type="checkbox"/> | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> any penetration testing carried out on your network? | <input type="checkbox"/> | <input type="checkbox"/> |

Data Protection

| Does the Proposer undertake the following on all computers | Yes / No | |
|---|--------------------------|--------------------------|
| <input checked="" type="checkbox"/> controls to restrict unauthorised access to confidential / sensitive data within your network ? | <input type="checkbox"/> | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> have processes in place to ensure all confidential data is encrypted when stored on portable devices or in transmission ? | <input type="checkbox"/> | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> Use multifactor authentication on email accounts? | <input type="checkbox"/> | <input type="checkbox"/> |

Website

| Does the Proposer | Yes / No | |
|---|--------------------------|--------------------------|
| <input checked="" type="checkbox"/> Operate any websites that include E-commerce, process payments or collect confidential / sensitive data? | <input type="checkbox"/> | <input type="checkbox"/> |
| If Yes please confirm: <input style="width: 600px;" type="text"/> | | |
| <input checked="" type="checkbox"/> Are all payments made via your website are processed through an independent third party site that is PCI-DSS (Payment Card Industry Data Security Standard) compliant, with no payment details being captured or recorded by you before transferring to the third party site? | <input type="checkbox"/> | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> Do you process more than £100,000 annually via your website? | <input type="checkbox"/> | <input type="checkbox"/> |

Claims

Has the proposer had (or been made aware) of any circumstances in the last 12 months involving

| | Yes / No | |
|---|--------------------------|--------------------------|
| <input checked="" type="checkbox"/> any loss of data, virus, denial of service or hacking incident which has, or could adversely impact your business? | <input type="checkbox"/> | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> any evidence of unauthorised network intrusion or vulnerabilities highlighted in an IT security audit or penetration test which have not yet been resolved? | <input type="checkbox"/> | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> any unforeseen downtime to your website or IT network of more than 24 hours? o if yes, please provide full details | <input type="checkbox"/> | <input type="checkbox"/> |
| <input style="width: 600px;" type="text"/> | | |
| <input checked="" type="checkbox"/> Has the proposer had any any Cyber or Data Risks claims within the last 5 years? | <input type="checkbox"/> | <input type="checkbox"/> |



CYBER RISK

| | Yes / No | |
|--|--------------------------|--------------------------|
| <p>Has any director, manager, partner or trustee of the Proposer or any person insured or proposing for insurance</p> <ul style="list-style-type: none"> • been convicted, or charged but not yet tried, of any criminal offence other than a motoring offence? • been declared bankrupt, disqualified from acting as a company director, gone through insolvent liquidation or been the subject of receivership or an administration order? | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Has the Proposer ever had an application declined by an insurer, had a renewal declined, or had similar insurance cancelled or made subject to special conditions?</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Is anyone proposing for insurance aware, after enquiry, of any investigation, circumstance or incident that they have reason to suppose might afford grounds for any future claim which has not already been advised to us?</p> | <input type="checkbox"/> | <input type="checkbox"/> |

IT Resourcing & Infrastructure

✓ Approximate spend on IT security in the last year (including any salaries, annual licenses, consultancy, etc)?

✓ Approximate spend on any extra hardware or software?

✓ How many full time IT employees do you have, if not outsourced?

✓ Who is responsible for IT within the company and how many years in the position?

Enhance Cover is subject to confirmation of the following:

- | | Yes / No | |
|---|--------------------------|--------------------------|
| ✓ your IT network is managed by an external provider who is contractually responsible for the ongoing management of IT and data security? | <input type="checkbox"/> | <input type="checkbox"/> |
| ✓ you do not use any hosted software (including website applications) which would cause you to lose revenue if the system were unavailable for 24 hours? | <input type="checkbox"/> | <input type="checkbox"/> |
| ✓ you have a process in place to verify any changes or additions of bank account details for all accounts payments with a known client contact, prior to actioning? | <input type="checkbox"/> | <input type="checkbox"/> |