



TechGuard® Cyber Liability Insurance Application

THIS IS AN APPLICATION FOR A CLAIMS MADE AND REPORTED POLICY. THIS APPLICATION IS NOT A BINDER.

This application for TechGuard® Cyber Liability Insurance is intended to be used for the preliminary evaluation of a submission. When completed in its entirety, this application will enable the Underwriter to decide whether or not to authorize the binding of insurance. Please type or print clearly and answer all questions. If space is insufficient to answer any question fully, attach a separate sheet. Complete all required supplemental forms/applications. "You" and "Your", as used in this application, means the Applicant.

1. GENERAL INFORMATION			
Name of Applicant			
Street Address		Phone	
City, State, Zip		Fax	
Website		Contact e-mail	
Square footage for all locations owned or leased by the Applicant (If applying for General Liability Insurance)			
2. FORM OF BUSINESS			
a. Applicant is a(an): <input type="checkbox"/> Individual <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other: _____			
b. Date established:			
c. Description of operations:			
d. Please attach a list of all subsidiaries, affiliated companies or entities owned by the Applicant. Please describe (1) the nature of operations of each such subsidiary, affiliated company or entity, (2) its relationship to the Applicant and (3) the percentage of ownership by the Applicant.			
3. REVENUES			
	Current Fiscal Year ending / (current projected)	Last Fiscal Year ending /	Two Fiscal Years ago ending /
Total gross revenues:	\$	\$	\$
4. RECORDS			
a. Do you collect, store, host, process, control, use or share any private or sensitive information* in either paper or electronic form? If "Yes", please provide the approximate number of unique records: Paper records: _____ Electronic records: _____ *Private or sensitive information includes any information or data that can be used to uniquely identify a person, including, but not limited to, social security numbers or other government identification numbers, payment card information, drivers' license numbers, financial account numbers, personal identification numbers (PINs), usernames, passwords, healthcare records and email addresses.			<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Do you collect, store, host, process, control, use or share any biometric information or data, such as fingerprints, voiceprints, facial, hand, iris or retinal scans, DNA, or any other biological, physical or behavioral characteristics that can be used to uniquely identify a person? If "Yes", have you reviewed your policies relating to the collection, storage and destruction of such information or data with a qualified attorney and confirmed compliance with applicable federal, state, local and foreign laws?			<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
5. INFORMATION AND NETWORK SECURITY CONTROLS			
a. Do you use anti-virus software and a firewall to protect your network?			<input type="checkbox"/> Yes <input type="checkbox"/> No

<p>b. Do you use a cloud provider to store data or host applications? If “Yes”, please provide the name of the cloud provider: _____ If you use more than one cloud provider to store data, please specify the cloud provider storing the largest quantity of sensitive customer and/or employee records (e.g., including medical records, personal health information, social security numbers, bank account details and credit card numbers) for you.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>c. Do you use 2-factor authentication to secure all cloud provider services that you utilize (e.g. Amazon Web Services (AWS), Microsoft Azure, Google Cloud)?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>d. Do you encrypt all sensitive and confidential information stored on your organization’s systems and networks? If “No”, are the following compensating controls in place: (1) Segregation of servers that store sensitive and confidential information? (2) Access control with role-based assignments?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
<p>e. Do you process, store, or handle credit card transactions? If “Yes”, are you PCI-DSS Compliant?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
<p>6. RANSOMWARE CONTROLS</p>	
<p>a. Do you allow remote access to your network? If “Yes”: (1) Do you use 2-factor authentication to secure all remote access to your network? (2) Do you utilize IP whitelisting to further protect remote access connections?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
<p>b. Have you disabled the Remote Desktop Protocol (RDP) and/or Remote Desktop Gateway (RDG) on all system endpoints and servers? If “No”, is RDP and/or RDG protected by two-factor authentication?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
<p>c. Do you use 2-factor authentication to secure all domain or network administrator accounts?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>d. Do you use 2-factor authentication to secure remote access to your email accounts?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>e. Do you use Endpoint Detection and Response (EDR) or a Next-Generation Antivirus (NGAV) software (e.g., CrowdStrike, Cylance, Carbon Black) to secure all system endpoints? If “Yes”, please list your provider:_____</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>f. Do you use an email filtering solution designed to prevent phishing or ransomware attacks (in addition to any filtering solution(s) provided by your email provider)? If “Yes”, please provide the name of your filtering solution provider:_____</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>g. Do you use a data backup solution for all critical data? If “Yes”: (1) How frequently does it run? <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly (2) Which of the following best describes your data backup solution? <input type="checkbox"/> Local backup <input type="checkbox"/> Network drive <input type="checkbox"/> Tape backup <input type="checkbox"/> Off-site storage <input type="checkbox"/> Cloud backup <input type="checkbox"/> Other: _____ (3) Please list your data backup provider: _____ (4) Is your data backup solution segregated and/or disconnected from your network in such a way to reduce or eliminate the risk of the backup being compromised in a malware or ransomware attack that spreads throughout your network? (5) How long do you expect it to take to recover from backups in the event of a widespread malware or ransomware attack within your network? <input type="checkbox"/> 0-24 hours <input type="checkbox"/> 1-3 days <input type="checkbox"/> 4-6 days <input type="checkbox"/> 1 week or longer</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No

7. PHISHING CONTROLS					
<p>a. Do any of the following employees at your company complete social engineering training:</p> <p>(1) Employees with financial or accounting responsibilities?</p> <p>(2) Employees without financial or accounting responsibilities?</p> <p>If "Yes" to question 7.a.(1) or 7.a.(2) above, does your social engineering training include phishing simulation?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>				
<p>b. Does your organization send and/or receive wire transfers?</p> <p>If "Yes", does your wire transfer authorization process include the following:</p> <p>(1) A wire request documentation form?</p> <p>(2) A protocol for obtaining proper written authorization for wire transfers?</p> <p>(3) A separation of authority protocol?</p> <p>(4) A protocol for confirming all payment or funds transfer instructions/requests from a new vendor, client or customer via direct call to that vendor, client or customer using only the telephone number provided by the vendor, client or customer before the payment or funds transfer instruction/request was received?</p> <p>(5) A protocol for confirming any vendor, client or customer account information change requests (including requests to change bank account numbers, contact information or mailing addresses) via direct call to that vendor, client or customer using only the telephone number provided by the vendor, client or customer before the change request was received?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>				
8. PROFESSIONAL SERVICES					
<p>a. Please describe in detail the professional services for which coverage is desired.</p>					
<p>b. Are you engaged in any business or profession other than described in Question 8.a?</p> <p>If "Yes", please provide an explanation below and an estimate of total revenues derived from such other business or profession:</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>				
<p>c. For the revenues listed in Question 3, please provide the approximate percentage derived from performing the following services for others:</p> <ul style="list-style-type: none"> • Computer/Telecommunications Systems Consulting/Design: _____% • Hardware/Software/System Sales, Installation and/or Training: _____% • Development, Publication or Reproduction of Prepackaged Software: _____% • Custom Software Development, Installation and/or Training: _____% • Hardware/Firmware Development or Assembly (including Robotics): _____% • Personnel Outsourcing/Contract Services: _____% • Facilities Outsourcing, Server Farm, Data Storage: _____% • Data Recovery, Disaster Planning Services: _____% • Website Consulting and/or Development: _____% • Internet Time Leasing, Web Server Farming, Website Hosting: _____% • Internet Access Provider/Service Provider: _____% • Application Service Provider: _____% • Other (please describe): _____% <p>TOTAL REVENUE: 100%</p>					
<p>d. Please indicate by percentage of your overall services the type(s) of businesses to which you provide services:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top;"> <ul style="list-style-type: none"> • Aeronautics _____% • Communications _____% • Consumer/Home use _____% • Engineering _____% • Healthcare/Medical _____% • Internet _____% </td> <td style="width: 50%; vertical-align: top;"> <ul style="list-style-type: none"> • Manufacturing _____% • Government/Military _____% • Government/Non-Military _____% • Office _____% • Retail/Wholesale _____% • Other (state): _____% </td> </tr> <tr> <td style="text-align: right;">TOTAL</td> <td style="text-align: right;">100%</td> </tr> </table>		<ul style="list-style-type: none"> • Aeronautics _____% • Communications _____% • Consumer/Home use _____% • Engineering _____% • Healthcare/Medical _____% • Internet _____% 	<ul style="list-style-type: none"> • Manufacturing _____% • Government/Military _____% • Government/Non-Military _____% • Office _____% • Retail/Wholesale _____% • Other (state): _____% 	TOTAL	100%
<ul style="list-style-type: none"> • Aeronautics _____% • Communications _____% • Consumer/Home use _____% • Engineering _____% • Healthcare/Medical _____% • Internet _____% 	<ul style="list-style-type: none"> • Manufacturing _____% • Government/Military _____% • Government/Non-Military _____% • Office _____% • Retail/Wholesale _____% • Other (state): _____% 				
TOTAL	100%				

e. Please list your five (5) largest jobs or projects during the past three (3) years.

Project/Client Name	Date Services Began	Nature of Services Performed	Revenue	% of Total Gross Revenue

9. CONTRACTUAL INFORMATION

a. Do you use a written contract/agreement with clients describing the services provided?

- Always Most of the time Some of the time Never

Please attach a sample copy of your written contract/agreement.

b. Do your contracts contain indemnification or hold harmless clauses inuring to your benefit?

- Always Most of the time Some of the time Never

c. Do your contracts contain limitation of liability clauses or disclaimers inuring to your benefit?

- Always Most of the time Some of the time Never

d. Do your contracts contain an exclusion of consequential damages inuring to your benefit?

- Always Most of the time Some of the time Never

e. Do your contracts contain guarantees or warranties?

- Always Most of the time Some of the time Never

f. Do you assume liability for others under your contracts?

- Always Most of the time Some of the time Never

g. Does the Applicant ever enter into contracts where the fees for services are contingent upon the client achieving cost reductions or improved operating results?

- Yes No

10. MEDIA LIABILITY

a. Do you use, disseminate or display any material or content (e.g., music, graphics or video streams) of others on your website, media material or media platforms?

- Yes No

If "Yes", do you always obtain the necessary rights, licenses, releases & consents for the use of any material/content of others?

- Yes No

Please describe below your process for obtaining the necessary rights, licenses, releases & consents for the use of any material/content of others.

b. Please describe your policies and procedures for identifying, editing and/or removing defamatory or infringing content from your websites, media material or media platforms.

11. LOSS HISTORY

If the answer to any question in 11.a. through 11.c. below is “Yes”, please complete a Claim Supplemental Form for each claim, allegation or incident.

<p>a. In the past three (3) years, has the Applicant or any other person or organization proposed for this insurance:</p> <p>(1) Received any complaints or written demands, or been a subject of litigation or any governmental investigation, inquiry or other proceedings involving allegations of professional errors or omissions?</p> <p>(2) Received any complaints or written demands or been a subject of litigation involving matters of privacy injury, breach of private information, network security, defamation, content infringement, identity theft, denial of service attacks, computer virus infections, theft of information, damage to third party networks or the ability of third parties to rely on the Applicant’s network?</p> <p>(3) Been the subject of any government action, investigation or other proceedings regarding any alleged violation of privacy law or regulation?</p> <p>(4) Notified customers, clients or any third party of any security breach or privacy breach?</p> <p>(5) Received any cyber extortion demand or threat?</p> <p>(6) Sustained any unscheduled network outage or interruption for any reason?</p> <p>(7) Sustained any property damage or business interruption losses as a result of a cyber-attack?</p> <p>(8) Sustained any losses due to wire transfer fraud, telecommunications fraud or phishing fraud?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>b. Do you or any other person or organization proposed for this insurance have knowledge of any wrongful act, error, omission, security breach, privacy breach, privacy-related event or incident or allegations of breach of privacy that may give rise to a claim?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>c. In the past three (3) years, has any service provider with access to the Applicant’s network or computer system(s) sustained an unscheduled network outage or interruption lasting longer than four (4) hours?</p> <p>If “Yes”, did the Applicant experience an interruption in business as a result of such outage or interruption?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>

12. GENERAL LIABILITY LOSS HISTORY

Please answer questions 12.a. & 12.b. below only if General Liability Coverage is desired.
If the answer to question 12.a. or 12.b. is “Yes”, please complete a Claim Supplemental Form for each claim, allegation or incident.

<p>a. Does the Applicant or any other person or organization proposed for this insurance have knowledge of any situation(s), circumstance(s) or allegation(s) of bodily injury, property damage or personal and advertising injury that may give rise to a claim?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>b. In the past five (5) years, has any claim for bodily injury, property damage or personal and advertising injury ever been made against the Applicant or any other person or organization proposed for this insurance?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>

NOTICE TO APPLICANT

The insurance for which you are applying will not respond to incidents about which any person proposed for coverage had knowledge prior to the effective date of the policy nor will coverage apply to any claim or circumstance identified or that should have been identified in question 11. and question 12. of this application.

NOTICE TO NEW YORK APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE CONTAINING ANY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME.

The Applicant hereby acknowledges that he/she/it is aware that the limit of liability shall be reduced, and may be completely exhausted, by claim expenses and, in such event, the Insurer shall not be liable for claim expenses or any judgment or settlement that exceed the limit of liability.

I HEREBY DECLARE that, after inquiry, the above statements and particulars are true and I have not suppressed or misstated any material fact, and that I agree that this application shall be the basis of the contract with the Underwriters.

CERTIFICATION AND SIGNATURE

The Applicant has read the foregoing and understands that completion of this application does not bind the Underwriter or the Broker to provide coverage. It is agreed, however, that this application is complete and correct to the best of the Applicant's knowledge and belief, and that all particulars which may have a bearing upon acceptability as a TechGuard® Cyber Liability Insurance risk have been revealed.

It is understood that this application shall form the basis of the contract should the Underwriter approve coverage, and should the Applicant be satisfied with the Underwriter's quotation. It is further agreed that, if in the time between submission of this application and the requested date for coverage to be effective, the Applicant becomes aware of any information which would change the answers furnished in response to any question of this application, such information shall be revealed immediately in writing to the Underwriter.

This application shall be deemed attached to and form a part of the Policy should coverage be bound.

Must be signed by an officer of the company.

Print or Type Applicant's Name	Title of Applicant
Signature of Applicant	Date Signed by Applicant