

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 unless noted otherwise below. Please refer to the attached Cyber Glossary for an explanation of the cyber security terms that appear in bold face type.

1. GENERAL INFORMATION

Name of Primary Applicant:

Business Address:

Phone:

Description of operations:

Do you engage in any of the following industries or offer these services to others for a fee: adult content; autonomous driving software or devices; background screening; credit reporting; consumer generated content platforms; cryptocurrency, tokens, NFTs, wallets or exchanges; credit card administration; crowdfunding platforms; dating platforms; debt collection software; digital distribution of music/video; e-tobacco devices; hardware components and embedded hardware; loan origination software; payday loan platforms; revenue cycle management; semiconductors; smartphones; tax software; user authentication / verification / single sign-on (SSO) software; utility billing software and devices; or voting software and hardware?

☐ Yes ☐ No

2. ADDITIONAL ENTITIES

Names of all additional entities seeking coverage under the policy. Include each entity's description of operations and relationship to you, including any percentage of ownership.

3. WEBSITES / DOMAINS

List all websites/domains owned/operated by all entities seeking coverage:

4. CONFIRMATION OF ENTITIES

This Application is reflective of the total exposure for all entities seeking coverage, including revenues, records, controls, vendors and loss history.

☐ Yes ☐ No

5. TOTAL GROSS REVENUES

a. Current Full Fiscal Year:

\$

b. Last Completed Full Fiscal Year:

\$

6. RECORDS

a. Do you collect, store, host, process, control, use or share any private or sensitive information, including employee information, in either paper or electronic form?

☐ Yes ☐ No

If "Yes", provide the approximate number of unique records in each category:

Basic (e.g., name, email, address):

Choose an item.

Personally Identifiable Information (PII):

Choose an item.

Protected Health Information (PHI):

Choose an item.

Payment Card Information:

Choose an item.

Total unique records:

Choose an item.

b. If "Yes" to question 6.a. above, do you encrypt all sensitive and confidential information stored on your organization's systems and networks?

☐ Yes ☐ No

If "No", are the following compensating controls in place:

(1) Segregation of servers that store sensitive and confidential information?

☐ Yes ☐ No

(2) Access control with role-based assignments?

☐ Yes ☐ No

- c. Have you ever, do you currently, or will you ever 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? ☐ Yes ☐ No
- 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? ☐ Yes ☐ No

7. INTERNAL SECURITY CONTROLS

- a. Do you allow remote access to your network? ☐ Yes ☐ No
- If "Yes":
- (1) Do you use **SSL VPN (Web VPN)** for remote access into your network? ☐ Yes ☐ No
- (2) Is **Multi-Factor Authentication (MFA)** enforced to secure all remote access to your network for all employees and third parties on all applications, including **VPNs (Virtual Private Network)**, **RDP (Remote Desktop Protocol)**, **RDWeb (Remote Desktop Web)** or any **RMM (Remote Management and Monitoring)** applications? ☐ Yes ☐ No
- If **MFA** is enforced, complete the following:
- (1) Select your **MFA** provider: **Choose an item.**
- If "Other", provide the name of your **MFA** provider: _____
- (2) Select your **MFA** type: **Choose an item.**
- If "Other", describe your **MFA** type: _____
- b. Do you use a **next-generation antivirus (NGAV)** product to protect all endpoints across your enterprise? ☐ Yes ☐ No
- If "Yes", select your **NGAV** provider: **Choose an item.**
- If "Other", provide the name of your **NGAV** provider: _____
- c. Do you use an **endpoint detection and response (EDR)** tool that includes centralized monitoring and logging of all endpoint activity across your enterprise? ☐ Yes ☐ No
- If "Yes", complete the following:
- (1) Select your **EDR** provider: **Choose an item.**
- If "Other", provide the name of your **EDR** provider: _____
- (2) Is **EDR** deployed on 100% of endpoints? ☐ Yes ☐ No
- If "No", please use the Additional Comments section to outline which assets do not have **EDR**, and whether any mitigating safeguards are in place for such assets.
- d. Do you require **MFA** to protect all local and remote access to privileged user accounts? ☐ Yes ☐ No
- If "Yes", select your **MFA** type: **Choose an item.**
- If "Other", describe your **MFA** type: _____
- e. Can your users access email through a web application or a non-corporate device? ☐ Yes ☐ No
- If "Yes", do you enforce **MFA**? ☐ Yes ☐ No
- f. Do you enforce Account Lockout policies for all users? ☐ Yes ☐ No
- If "Yes", provide the lockout threshold setting: _____

8. BACKUP AND RECOVERY POLICIES

- Do you use a data backup solution? ☐ Yes ☐ No
- If "Yes":
- a. Which best describes your data backup solution? **Choose an item.**
- If "Other", describe your data backup solution: _____
- b. Check all that apply:
- ☐ Your backups are encrypted, **immutable** or kept separate from your network (**offline/air-gapped**).
- ☐ You utilize **MFA** for both internal and external access to your backups.
- c. How frequently are backups run? **Choose an item.**
- d. Estimated amount of time it will take to restore essential functions using backups in the event of a widespread malware or ransomware attack within your network? **Choose an item.**

9. PHISHING CONTROLS

- a. Do you require all employees at your company to complete social engineering training that includes phishing simulations? ☐ Yes ☐ No
- b. Does your organization send and/or receive wire transfers?
- If "Yes", does your wire transfer authorization process include the following:
- (1) A wire request documentation form, a protocol for obtaining proper written authorization for wire transfers and a separation of authority protocol? ☐ Yes ☐ No

- (2) 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? ☐ Yes ☐ No
- (3) 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? ☐ Yes ☐ No

10. VENDORS

List your top three (3) most critical vendors and their services and websites/domains.

Name	Services	Websites/Domains

11. PROFESSIONAL SERVICES

- a. How critical are your product(s) or service(s) to your customers' operations? **Choose an item.**
- b. What are your top three (3) customer industries?
- (1) Industry: **Choose an item.** Percent of revenue: **Choose an item.**
If "Other", describe the industry: _____
- (2) Industry: **Choose an item.** Percent of revenue: **Choose an item.**
If "Other", describe the industry: _____
- (3) Industry: **Choose an item.** Percent of revenue: **Choose an item.**
If "Other", describe the industry: _____

12. CONTRACTUAL INFORMATION

- a. What is the value of your average contract? _____
- b. What is the value of your largest contract? _____
- c. From what percent of customers do you obtain written contracts or purchase orders? **Choose an item.**
- d. What percentage of your customer contracts or purchase orders contain:
- (1) a disclaimer of liability for consequential damages? **Choose an item.**
- (2) a limitation of liability equal to or less than the cost of the product or service? **Choose an item.**
- (3) a warranty disclaimer? **Choose an item.**
- e. Do you have a formal customer acceptance and sign-off procedure when delivering a product or service? ☐ Yes ☐ No

13. LOSS HISTORY

If the answer to any question in 13.a. through 13.d. below is "Yes", please provide details for each claim, allegation or incident.

- a. In the past 3 years, have you or any other person or organization proposed for this insurance:
- (1) 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 your network? ☐ Yes ☐ No
- (2) Been the subject of any government action, investigation or other proceedings regarding any alleged violation of privacy law or regulation? ☐ Yes ☐ No
- (3) Notified customers, clients or any third party of any security breach or privacy breach? ☐ Yes ☐ No
- (4) Received any cyber extortion demand or threat? ☐ Yes ☐ No
- (5) Sustained any unscheduled network outage or interruption for any reason (excluding weather conditions and routine service interruptions) that lasted longer than 4 hours? ☐ Yes ☐ No
- (6) Sustained any property damage or business interruption losses as a result of a cyber-attack? ☐ Yes ☐ No
- (7) Sustained any losses due to wire transfer fraud, telecommunications fraud or phishing fraud? ☐ Yes ☐ No
- b. In the past 3 years, has any service provider with access to your network or computer system(s) sustained an unscheduled network outage or interruption that lasted longer than 4 hours? ☐ Yes ☐ No
- If "Yes", did you experience an interruption in business as a result of such outage or interruption? ☐ Yes ☐ No
- c. 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? ☐ Yes ☐ No

- d. In the past 3 years, have you or any other person or organization proposed for this insurance 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? ☐ Yes ☐ No

14. IT DEPARTMENT

This section must be completed by the individual within your organization who is responsible for network security. In this section, "you" refers only to such individual.

- a. Within the Applicant's organization, who is responsible for network security?

Name:

Phone:

Title:

Email:

- b. The Applicant's network security is: ☐ Outsourced; provide the name of your network security provider:

☐ Managed internally/in-house

- c. If the Applicant's network security is outsourced, are you the main contact for the network security provider named in question b. above? ☐ Yes ☐ No

If "No", provide the name and email address for the main contact: _____

ADDITIONAL COMMENTS

Use this space to explain any "No" answers in the above sections and/or to list other relevant IT security measures you are utilizing that are not listed above.

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 questions 13.a. through 13.d. 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, CONSENT 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.

By signing below, the Applicant consents to the Insurer conducting non-intrusive scans of the Applicant's internet-facing systems / applications for common vulnerabilities.

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

California Fraud Warning

For your protection, California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Please refer to the terms that apply to your specific application.

Endpoint Detection and Response (EDR) centrally collects and analyzes comprehensive endpoint data across your entire organization to provide a full picture of potential threats.

Common Providers: Carbon Black Cloud; Crowdstrike Falcon Insight; SentinelOne; Windows Defender Endpoint

Immutable backups are backup files that are fixed and unchangeable, allowing immediate deployment in the event of ransomware attacks or other data loss.

Multi-Factor Authentication (MFA) is an electronic authentication requiring two or more forms of verification, such as knowledge (e.g., password), possession (e.g., phone or key), and inherence (e.g., FaceID or hand print).

Common MFA providers for remote network access: Okta; Duo; LastPass; OneLogin; and Auth0.

Next-Generation Anti-Virus (NGAV) is endpoint antivirus software that leverages predictive analytics driven by machine learning and artificial intelligence with threat intelligence to detect and prevent malware and fileless non-malware attacks, identify malicious behavior, and respond to new and emerging threats that previously went undetected.

Common Providers: BitDefender™; Carbon Black; CrowdStrike Falcon Prevent; SentinelOne; Sophos; Symantec

Offline/Air-gapped backup solution is a backup and recovery solution in which your data is stored offline (i.e., disconnected) and cannot be accessed. If a file or system of files has no connection to the internet or a LAN, it can't be remotely hacked or corrupted.

Personally Identifiable Information (PII) is information that can be used to determine, distinguish or trace an individual's identity, including, but is not limited to, financial account numbers, security codes, personal identification numbers (PINs), credit and debit card numbers, social security numbers, driver's license numbers, addresses, passwords, and any other non-public information as defined in the policy form.

Protected Health Information (PHI) is health-related information that can identify an individual, including demographic identifiers in medical records (names, phone numbers, emails, and biometric information like fingerprints, voiceprints, genetic information, and facial images).

Remote Desktop Protocol (RDP) is a Microsoft proprietary protocol enabling users to connect remotely to another computer via a graphical interface. The Microsoft RDP provides remote display and input capabilities over network connections for Windows-based applications running on a server.

Remote Desktop Web (RDWeb), also known as Microsoft Remote Desktop Web Access, is a service that provides remote access to corporate resources through a web portal, including remote desktop access and other applications published on the portal.

Remote Monitoring and Management (RMM) tools allow IT providers to remotely manage and monitor network environments, including remote access, patch management, and reporting functionalities.

Common Providers: ConnectWise and ManageEngine

SSL VPN (Web VPN) simplifies user authentication and network connection by allowing users to login over a webpage from any device, managed or unmanaged, without installing client software. While convenient, it is easily discoverable by threat actors.

Common Providers: Fortnet, Cisco, and Palo Alto VPN Appliances

Virtual Private Network (VPN) encrypts connections between a remote device and an internal network, securing external access to internal systems.

Common Providers: Fortnet, Cisco, and Palo Alto VPN Appliances