



TOKIOMARINE  
HCC

# Professional Risks

## Cyber Security Insurance Proposal Form



## Important Notice

This proposal must be completed and signed by a principal, partner, director of the proposer/s. The person completing and signing the form should be authorised by the proposer to do so and should make all reasonable enquiries to enable all the questions to be answered.

All questions must be answered to enable a quotation to be given.

Completing and signing this proposal does not bind the proposers or insurers to enter a contract of insurance.

If there is insufficient space to answer questions, please use an additional sheet and attach it to this form (please indicate section number).

## General information

### 1. Please provide the following details (including all trading names and subsidiaries):

| Name | Date of establishment |
|------|-----------------------|
|      |                       |
|      |                       |
|      |                       |
|      |                       |

Website address

### 2. Address/es, including postcode/s for all subsidiaries:

|  |
|--|
|  |
|  |
|  |
|  |
|  |

### 3. Please supply details of all principals, directors, partners:

| Name | Qualifications | How long with the company |
|------|----------------|---------------------------|
|      |                |                           |
|      |                |                           |
|      |                |                           |
|      |                |                           |

### 4. Please state total numbers of:

| Principals, directors, partners | Qualified staff | Administration | Others |
|---------------------------------|-----------------|----------------|--------|
|                                 |                 |                |        |

**5. Please provide a description of your business activities:**

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**6. Please advise:**

|  | Previous | Last complete | Current | Estimate |
|--|----------|---------------|---------|----------|
| a. Total turnover including fee income   | £        | £             | £       | £        |
| b. Estimated percentage split of your turnover including fee income for                |          |               |         |          |
| Work carried out for UK clients  | %        | %             | %       | %        |
| Work carried out for US / Canadian clients not subject to US / Canadian law            | %        | %             | %       | %        |
| Work carried out for US / Canadian clients subject to US / Canadian law                | %        | %             | %       | %        |
| Work carried out for clients anywhere else in the world – please give details of where | %        | %             | %       | %        |
| Operating profit   | £        | £             | £       | £        |

## Network and data structure

Please can you:

|   |   |
|---|---|
| 7. Provide a financial value for your IT network (including but not limited to hardware, software, cabling and firmware):               | £ |
| 8. Estimate the total number of Personally Identifiable Information records, including employees and customers that your company holds: |   |

Personally Identifiable Information is defined as: information that can be used to uniquely identify, contact, or locate a single person or can be used with other sources to uniquely identify a single individual

9. Do you see this changing substantially in the next 12 months?  Yes  No

If YES, please give details:

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**10. Please highlight which bands of Personally Identifiable Information records you hold:**

|                      |  |                              |                             |
|----------------------|--|------------------------------|-----------------------------|
| Low sensitivity      | e.g. name, home address, telephone numbers, email address  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Moderate sensitivity | e.g. protected health information, insurance policy number, date of birth, National Insurance Number, driver's licence number, passport number | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| High sensitivity     | e.g. banking or saving account number, debit card number, credit card number   | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

**11. Please estimate what proportion of the total number of Personally Identifiable Information records which you hold that include a highly sensitive element:** %

**12. Do you seek explicit consent from all third parties before selling or sharing any Personally Identifiable Information?**  Yes  No

**13. Please provide brief details of the functions of your internal IT network:**

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**14. Do you Outsource any part of your IT network including but not limited to data storage, data hosting and/or data-processing of Personally Identifiable Information records?**  Yes  No

If **YES**:

a. Please provide the name of the third-party company

b. Do you ensure that the countries in which these third-parties hold your Personally Identifiable Information records have strict government legislation and regulation on data protection?  Yes  No

If **NO**, please provide details:

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**15. When recruiting new employees do you undertake thorough background checks before employment is offered? Such as Criminal Records Bureau (CRB), Identity, Qualifications?**  Yes  No

If **NO**, please provide details:

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# Effects of an incident

16. How fast are you likely to incur a loss of profit as a result of an IT network compromise and a total system downtime?

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17. In the event of your IT network being subjected to a non-scheduled closure and total downtime, please estimate your maximum daily loss of profit (net profit before tax):

£

18. Do you have a disaster recovery plan which protects you against any sudden or unexpected failure of your IT network and security breach/data compromise?  Yes  No

If **NO** please advise how you would deal with such an event in a time critical manner:

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If **YES**

a. Is the back-up system managed by a third party?  Yes  No

b. How regularly is it tested?

c. When was it last tested?

d. How long did it take to switch to this back up system?

# Risk Management

Please confirm **YES** or **NO** to the questions below. If **NO** to any please provide details:

19. Do you adhere to and comply with the following where relevant: Data Protection Act 1998; Privacy and Electronic Communications Regulations; Payment Card Industry (PCI) Data Security Standards; ISO 27001?  Yes  No

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20. Do you ensure that all Personally Identifiable Information records are backed up and held at a secondary location?  Yes  No

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21. Do you have firewalls protecting all external IT network gateways?  Yes  No

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22. Do you use encryption tools to ensure the integrity and confidentiality of all Personally Identifiable Information records including those on removable media?  Yes  No

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23. Do you have anti-virus software and anti-spyware operational?  Yes  No

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24. Do you control unauthorised access to your computer system by correctly configuring your wireless network?  Yes  No

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25. Do you change all passwords on your computer system at least every 60 days and cancel any usernames, password or other security protection once an employee's employment is terminated or after you knew or had reasonable grounds to suspect that usernames or passwords had become available to any unauthorised person?  Yes  No

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## Previous coverage / claims

26. Has any proposal for similar insurance made on behalf of you, any predecessor or any past or present principals, directors, partners ever been declined, cancelled, refused or had special terms applied?  Yes  No

If YES, please provide details:

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27. Have you ever experienced an event that did or may have given rise to a claim or circumstance under a cyber and data security policy, including but not limited to a hacking incident, virus or malicious code attack, cyber extortion attempt, breach of secure data, wrongful disclosure of personal data or interference with rights of privacy?  Yes  No

If YES, please provide details:

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# Please read this paragraph carefully before signing the declaration

It is essential that every proposal, when seeking a quotation to take out or renew any insurance, discloses to the prospective Insurers all material facts and information (including all material circumstances) which might influence the judgement of an Insurer in deciding whether to accept the risk and on what terms. The obligation to provide this information continues up until the time that there is a completed contract of insurance. Failure to do so entitles the Insurers, if they so wish, to avoid the contract of insurance from inception and so enables them to repudiate liability thereunder. If you have any doubt as to what constitutes a material fact or circumstance please do not hesitate to ask for advice.

## Declaration

On behalf of the proposer/s, I/we declare that, after full enquiry, the contents of this proposal are true and that I/we have not misstated, omitted or suppressed any material fact or information. If there is any material alteration to the facts and information which I/we have provided or any new material matter arises before the completion of the contract of insurance, I/we undertake to inform the Insurer.

Signature of principal / director / partner:

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Date:

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Please use this page for additional information



## Data Protection Notice

Tokio Marine HCC respects your right to privacy. In our Privacy Notice (available at <https://www.tmhcc.com/en/legal/privacy-policy>) we explain who we are, how we collect, share and use personal information about you, and how you can exercise your privacy rights. If you have any questions or concerns about our use of your personal information, then please contact [DPO@tmhcc.com](mailto:DPO@tmhcc.com).

We may collect your personal information such as name, email address, postal address, telephone number, gender and date of birth. We need the personal information to enter into and perform a contract with you. We retain personal information we collect from you where we have an ongoing legitimate business need to do so.

We may disclose your personal information to:

- our group companies;
- third party services providers and partners who provide data processing services to us or who otherwise process personal information for purposes that are described in our Privacy Notice or notified to you when we collect your personal information;
- any competent law enforcement body, regulatory, government agency, court or other third party where we believe disclosure is necessary (i) as a matter of applicable law or regulation, (ii) to exercise, establish or defend our legal rights, or (iii) to protect your interests or those of any other person;
- a potential buyer (and its agents and advisers) in connection with any proposed purchase, merger or acquisition of any part of our business, provided that we inform the buyer it must use your personal information only for the purposes disclosed in our Privacy Notice; or
- any other person with your consent to the disclosure.

Your personal information may be transferred to, and processed in, countries other than the country in which you are resident. These countries may have data protection laws that are different to the laws of your country. We transfer data within the Tokio Marine group of companies by virtue of our Intra Group Data Transfer Agreement, which includes the EU Standard Contractual Clauses.

We use appropriate technical and organisational measures to protect the personal information that we collect and process about you. The measures we use are designed to provide a level of security appropriate to the risk of processing your personal information.

You are entitled to know what data is held on you and to make what is referred to as a **Data Subject Access Request ('DSAR')**. You are also entitled to request that your data be **corrected** in order that we hold accurate records. In certain circumstances, you have other data protection rights such as that of **requesting deletion, objecting to processing, restricting processing** and in some cases **requesting portability**. Further information on your rights is included in our Privacy Notice.

You can **opt-out of marketing communications** we send you at any time. You can exercise this right by clicking on the "unsubscribe" or "opt-out" link in the marketing e-mails we send you. Similarly, if we have collected and processed your personal information with your consent, then you can **withdraw your consent** at any time. Withdrawing your consent will not affect the lawfulness of any processing we conducted prior to your withdrawal, nor will it affect processing of your personal information conducted in reliance on lawful processing grounds other than consent. You have the **right to complain to a data protection authority** about our collection and use of your personal information.

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## Contact Us

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