



# CYBER RISK INSURANCE

Quick Quote



# Cyber Risk Insurance

Application (for UK businesses with a Turnover of less than £50M)

Broker

Name of Proposer

Company number

Charity Registration number

Business Description

Registered Address

Please detail Subsidiary Information where cover is requested under this application

Subsidiary company name	Country	Company number	Business description

**Policy wording:** RSA Cyber Risk Insurance. The policy wording, Policy summary and our Cyber Risk Insurance Brochures can be found on our website at [www.rsabroker.com](http://www.rsabroker.com)

## Guidelines to help you complete this Application

If any of the answers provided in this Statement of Fact are "NOT TRUE" the Proposer must provide the relevant additional information and where this is provided, this will need to be reviewed and authorised by RSA. Provided upon review the risk is acceptable to RSA, RSA will endorse the disclosure for reference. Where the additional information provided or requested is unacceptable to the Insurer, the risk will be ineligible for Quick Quote.

The proposer should keep a copy of this application and any other information supplied to RSA in connection with this quote.

By accepting this declaration to bind this Policy you will be confirming that the information provided is the correct and true position.

Please check your Statement of Fact, Schedule and Policy carefully to ensure you have the required cover and the information is correct.

## Cyber Risk Insurance – Statement of Fact

RSA is unable to provide this cover for businesses involved in the following activities:

- Government entities (central and local government, regional authorities and councils)
- \*Global financial institutions
- Majority of turnover derived from online gaming
- Majority of turnover derived from the provision of crypto-currency or services associated with crypto-currency
- Adult entertainment industry
- Nuclear risks

\*Global Financial Institution – Defined as central reserve banks and national stock exchanges

If you are in any doubt as to whether any information is something that should be disclosed to RSA please contact Your Insurance Adviser immediately.

		Please Tick – This statement is TRUE	Please Tick – Additional Information provided
1.	Your Company is domiciled in the UK and has no assets, subsidiaries or operations outside of the United Kingdom.	<input type="checkbox"/>	<input type="checkbox"/>
2.	You have NOT been declared bankrupt or insolvent or been the subject of bankruptcy proceedings in the previous 6 years.	<input type="checkbox"/>	<input type="checkbox"/>
3.	You do NOT anticipate any dismissal or redundancy of any employees who administrate information technology in the next 3 months.	<input type="checkbox"/>	<input type="checkbox"/>
4.	You are NOT aware of any matter that is reasonably likely to give rise to any loss or claim for cover being requested in this application?	<input type="checkbox"/>	<input type="checkbox"/>
5.	You have NOT had any investigation or information request concerning any handling of personally identifiable information.	<input type="checkbox"/>	<input type="checkbox"/>
6.	In the last financial year You have had a positive net worth and You have made a profit before tax.	<input type="checkbox"/>	<input type="checkbox"/>
7.	NO Insurer ever cancelled, withdrawn or non-renewed a policy or coverage therein that provided the same or similar coverage as the insurance requested.	<input type="checkbox"/>	<input type="checkbox"/>
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.	<input type="checkbox"/>	<input type="checkbox"/>
9.	Your Company does NOT have any assets or turnover in the USA.	<input type="checkbox"/>	<input type="checkbox"/>
10.	The annual income, turnover or annual revenue of Your Company in the last 12 months is LESS than £50M.	<input type="checkbox"/>	<input type="checkbox"/>
11.	<p>The following activities are not suitable for the Cyber Risk Quick Quote. Please complete the Cyber Risk Proposal form and submit to RSA.</p> <p>Your business activities do NOT include any of the following:</p> <ul style="list-style-type: none"> <li>• *Critical National Infrastructure (CNI)</li> <li>• Pharmaceuticals</li> <li>• Telecommunications</li> <li>• Aerospace</li> <li>• Data aggregators/Analytics</li> <li>• Education</li> <li>• Financial Institutions/Financial Services/Accountants/Law Firms</li> <li>• Healthcare</li> <li>• Manufacturing where Direct Numerical Control (DNC) is used</li> <li>• Media (Press/TV/Radio)</li> <li>• Payment processors</li> <li>• Information Technology</li> <li>• TV and Broadcasting</li> </ul> <p>*Critical National Infrastructure – Defined as Power Generation &amp; Distribution, Water Supply &amp; treatment, Sewage treatment.</p>	<input type="checkbox"/>	<input type="checkbox"/>

		Please Tick – This statement is TRUE	Please Tick – Additional Information provided
12.	You process, transmit or store LESS than 1,000,000 financial transactions (Credit card payments) per year.	<input type="checkbox"/>	<input type="checkbox"/>
13.	You process, transmit or store LESS than 1,000,000 records containing an individual's personal information per year.	<input type="checkbox"/>	<input type="checkbox"/>
14.	You operate commercially licenced and purchased firewalls to prevent, detect and monitor intrusions across Your network and regularly apply patches & updates in accordance with the suppliers' recommendations.	<input type="checkbox"/>	<input type="checkbox"/>
15.	You operate commercially licenced and purchased anti-virus software across Your network and regularly apply patches & updates in accordance with the suppliers' recommendations.	<input type="checkbox"/>	<input type="checkbox"/>
16.	You enforce a Policy to encrypt all mobile devices, including laptops, tablets, smartphones and memory sticks.	<input type="checkbox"/>	<input type="checkbox"/>
17.	You encrypt all collected, stored, processed and transmitted personal and confidential data.	<input type="checkbox"/>	<input type="checkbox"/>
18.	If special category Personal Data is collected, stored, processed, or transmitted, Your Company is GDPR compliant and additional protection is in place to ensure that information is appropriately safeguarded.	<input type="checkbox"/>	<input type="checkbox"/>
19.	You back up Your Critical business systems, Data and Personal Data at least weekly to a different location.	<input type="checkbox"/>	<input type="checkbox"/>
20.	The backup of Your Critical business systems, Data and Personal Data is stored in a secure locked location with access restricted to authorised personnel only.	<input type="checkbox"/>	<input type="checkbox"/>
21.	Please confirm You regularly apply patches and updates in accordance with the suppliers' recommendations and always apply critical system patches immediately with less critical patches always being applied within 30 days of release.	<input type="checkbox"/>	<input type="checkbox"/>
22.	You have a policy for compliance with the requirements of current (or superseding) UK data protection legislation, e.g. the EU General Data Protection Regulation 2018 (GDPR) or the equivalent in the geographical regions in which You transact business.	<input type="checkbox"/>	<input type="checkbox"/>

**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/>

## Comprehensive Breach Response Management

Together with our partners, Crawford, a global leader in Cyber incidents and crisis management; we provide a 24/7/365 response that will:

- Immediately triage the issue and advise on the best course of action;
- Provide a panel of experts help, advice and assistance to deal with what a cyber incident entails.
- Help return business operations to pre-incident levels.

Time is of the essence but haste can cause as many problems as it solves. Expert help and advice is the key to a speedy and effective resolution of the problem.

It is almost impossible to organise this on an ad hoc basis – fortunately we have you covered.

This pricing table is valid until 31/12/2019. Prices are GROSS of commission and exclude IPT. Please note that Sub limits may apply. For full details of all limits and sub limits please refer to your policy.					
	Limit of Indemnity				
Turnover	£100,000	£250,000	£500,000	Applicable Excess	Applicable Waiting Period
<£1m	£333	£555	£753	£1,000	8 hours
£1m-5m	£547	£911	£1,229	£1,000	8 hours
£5m-10m	£875	£1,458	£1,981	£1,000	8 hours
£10m-20m	£1,284	£2,140	£2,932	£2,500	8 hours
£20m-35m	£1,902	£3,174	£4,280	£2,500	8 hours
£35m-50m	£2,377	£3,962	£5,310	£2,500	8 hours

## Cyber Risk Insurance – 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

What firewall(s) do you use? (make and model)	
What anti-virus software do you use? (make and version)	
Which operating system(s) do you run? (please tick all that apply)	<input type="checkbox"/> Windows <input type="checkbox"/> OS <input type="checkbox"/> Linux <input type="checkbox"/> Other
<b>PCI compliance level?</b> (delete as appropriate)	None / Level 1 / Level 2 / Level 3 / Level 4
Date of last assessment	

Turnover in the last 12 months	
Number of Employees?	
Percentage of turnover generated on-line	
Limit Required	
Premium applicable	
Retro Active Date	90 days prior to Period of Insurance start date
<b>Cover Start Date</b> Your policy runs for 12 months from the start date shown on your schedule.	
<b>Gross Revenue or Gross Profit</b> (*delete one option as appropriate)	*Gross Revenue / *Gross Profit
Cyber Essentials Certification (if known)	
Other RSA Policy Number (if applicable)	

## 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 which is reasonably clear and assessable to Us; and
- in which every material representation as to a matter 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 or not 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. A copy of the proposal should be retained by you for your own records.

## Financial or Trade Sanctions

Please note that Royal & Sun Alliance Insurance plc is 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

RSA will treat your personal information fairly and lawfully in accordance with the EU General Data Protection Regulation 2018 (GDPR).

## Declaration and Undertaking

I/We declare that every statement and particular 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 Us in order 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 RSA.

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	
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### Additional Information

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