

## CYBER SECURITY LIABILITY RENEWAL APPLICATION - MAINE

**COVERAGES E., F., AND G. ARE CLAIMS MADE AND REPORTED COVERAGES.**

**CLAIM EXPENSES UNDER COVERAGES E., F., AND G. ARE INCLUDED WITHIN THE AVAILABLE LIMIT OF INSURANCE. ANY CLAIM EXPENSES PAID UNDER THIS COVERAGE FORM WILL REDUCE THE AVAILABLE LIMITS OF INSURANCE AND MAY EXHAUST THEM COMPLETELY. PLEASE READ THE ENTIRE POLICY CAREFULLY.**

Certain terms have specific meaning as defined in the policy form and noted in **bold**. Throughout this Application the words "you" and "your" refer to the **Named Insured** shown in the Declarations, and any other person or organization qualifying as a **Named Insured** under the proposed policy.

**SECTION I – GENERAL INFORMATION**

Name of Applicant:

Address:

City:

State:

Zip:

Telephone:

Website: www.

Risk Management Contact:

Risk Manager Email:

Please provide a brief description of operations:

Please list all subsidiaries for which coverage is requested under this policy:

**To enter more information, please use the Additional information page attached to this application.**

	US / Canada	Other Countries	Total
Total number of employees			
Annual sales or revenue	\$	\$	\$
Annual revenue from online sales or services	\$	\$	\$

1. Do you collect, store or process any of the following types of Personally Identifiable Information (PII)? Yes    No  
 Please check all that apply:
 

Bank Account Information	Protected Health Information / Medical Records
Credit Card Numbers	Social Security Numbers
Driver's License Information	Other: (please specify)
  
2. Please estimate the total number of Personally Identifiable Information records held:

**SECTION II - COVERAGE SELECTION (If no changes are requested, leave blank)**

Insuring Agreement	Requested Limit	Requested Deductible
A. Loss of Digital Assets	\$	\$
B. Non-Physical Business Interruption & Extra Expense	\$	(N/A – Time Retention Applies)
C. Cyber Extortion Threat	\$	\$
D. Security Event Costs	\$	\$
E. Network Security & Privacy Liability	\$	\$
F. Employee Privacy Liability	\$	\$
G. Electronic Media Liability	\$	\$
H. Cyber Terrorism Coverage	\$	\$

**SECTION III - LOSS EXPERIENCE**

*(Explain any “Yes” responses, including corrective actions and damages incurred on the ADDITIONAL INFORMATION page below):*

- |   |     |    |
|---|-----|----|
| 1. Since you last completed an application for the proposed insurance, have you sustained any losses due to unauthorized access, unauthorized use, virus, denial of service attack, electronic media liability, data breach, data theft, fraud, electronic vandalism, sabotage or other similar electronic security events? | Yes | No |
| 2. Since you last completed an application for the proposed insurance, have you experienced any network related business interruption exceeding eight (8) hours other than planned maintenance?   | Yes | No |
| 3. Since you last completed an application for the proposed insurance, has anyone alleged that you were responsible for damage to their computer system(s) arising out of the operation of your computer system(s)?   | Yes | No |
| 4. Since you last completed an application for the proposed insurance, have you received a complaint or other proceeding (including an injunction or other request for non-monetary relief) arising out of intellectual property infringement, copyright infringement, media content, or advertising material?              | Yes | No |
| 5. Since you last completed an application for the proposed insurance, has anyone made a demand, claim, complaint, or filed a lawsuit against you alleging invasion of, or interference with rights of privacy, or the inappropriate disclosure of personally identifiable information (PII)?                               | Yes | No |
| 6. Since you last completed an application for the proposed insurance, have you been the subject of an investigation or action by any regulatory or administrative agency for privacy-related violations?   | Yes | No |

**SECTION IV – RISK CONTROLS**

- |  |     |    |
|--|-----|----|
| 1. Do you have a firewall?<br>a. How often do you review the rules within the firewalls?<br>b. When was the last time a rule was removed / deactivated?  | Yes | No |
| 2. Do you require your Information Technology Department or outsourced third party vendors/providers to adhere to a software update process, including software patches and anti-virus software definition upgrades? | Yes | No |
| 3. Do you perform virus scans of emails, downloads, and portable devices?  | Yes | No |
| 4. Do you restrict access to sensitive client, customer, employee or other third party information?  | Yes | No |
| 5. Do you have a process for managing user accounts, including the timely revocation of access for terminated employees and the removal of outdated accounts?  | Yes | No |

6. Do you have physical security controls in place to restrict access to your computer systems and sensitive paper records? Yes No
7. Do you have role-based controls or other procedures that address user access to critical and sensitive computer systems, applications, or records? Yes No
8. Do you have a written business continuity/disaster recovery plan that includes procedures to be followed in the event of a disruptive computer or network incident? Yes No
9. Are system back-up and recovery procedures tested for all mission-critical systems and performed at least annually? Yes No
10. Do you have a designated individual or group responsible for information security and compliance operations? Please specify below by checking all that apply:  
 Risk Management Department  
 Chief Information Officer / Chief Information Security Officer  
 Other: (please specify)
11. Is all sensitive customer, client and employee data:  
 a. encrypted at rest? Yes No  
 b. encrypted in transit? Yes No  
 c. accessible via mobile devices, laptops or other portable storage media? Yes No  
 If yes, are the mobile devices, laptops or other storage media encrypted? Yes No
12. How long would it take to restore your operations after a computer attack or other loss/corruption of data? 0-12 Hours 12-24 Hours 24 Hours
13. Are mission-critical transactions and security logs reviewed periodically for suspicious activity? Yes No  
 If yes, how frequently?
14. Have you undergone an information security or privacy compliance evaluation? Yes No  
 If yes, identify who performed the evaluation, the date it was performed, the type of evaluation, and attach a copy of it.
- Were all recommendations implemented and deficiencies corrected? Yes No  
 If no, please explain on the ADDITIONAL INFORMATION page)
15. Do you outsource critical components of your network/computer system or internet access/presence to others? Yes No

**If yes, check all that apply and name the service provider for each category:**

TECH-RELATED SERVICE			
Internet Service Provider	Backup, co-location and data recovery	Financial Services and Payment Processing	Other: "cloud", ASP, SAAS, Etc.
Comcast	AT & T	ADP	Amazon
Verizon	Mozy	Authorize.net	Microsoft
Time Warner	HP	Blackbaud	Google
AT & T	IBM	BA Merchant Services	Go Daddy
Optimum / Cablevision	Iron Mountain	First Data	IBM
Cox	Rackspace	Fiserv	Media Temple
Century Link	Sunguard	Global Payments	Endurance/Bluehost
Windstream	TierPoint	Heartland	Rackspace
Charter	In House	Metavente	Akamai
Road Runner	Other:	Paymentech	Verizon
Level 3		Paypal	SoftLayer
Other:		Square	HostGator
		Stripe	VMWare/Dell/EMC
		Verisign	Salesforce
		Other:	Other:

16.	Do you have a program in place to periodically test your data security controls?	Yes	No
17.	Do you have written contracts in place to enforce your information security policy and procedures with third party service providers?	Yes	No
18.	Do such contracts contain hold harmless or indemnification clauses in your favor?	Yes	No
19.	Do you audit all vendors and service providers who handle or access your data and require them to have adequate security protocols?	Yes	No
20.	Do you have a document destruction and retention policy?	Yes	No
21.	Do you monitor your network in real time to detect possible intrusions or abnormalities in the performance of the system?	Yes	No

**SECTION V – PRIVACY CONTROLS**

1.	Have you achieved compliance with the following: (check all that apply)			
	PCIDSS (Payment Card Industry Data Security Standard )	Yes	No	N/A
	GLBA (Gramm-Leach-Bliley Act)	Yes	No	N/A
	HIPAA (Health Insurance Portability and Accountability Act)	Yes	No	N/A
2.	Does your hiring process include the following for all employees and independent contractors (check all that apply):			
	Drug testing			
	Criminal background checks			
	Educational background			
	Work history checks			
	Credit history checks			
	Other (specify):			
3.	Do you have a current enterprise-wide computer network and information security policy that applies to employees, independent contractors, and third-party vendors?	Yes	No	
	If yes, is the information published within the company (e.g. corporate intranet, employee handbook, etc.)?	Yes	No	
4.	Are all employees periodically instructed on their specific job responsibilities with respect to information security, such as the proper reporting of suspected security incidents?	Yes	No	
5.	Do you have a formal written privacy policy?	Yes	No	
	If yes, has the policy been reviewed and approved by legal counsel?	Yes	No	
6.	Are your information systems and supporting business procedures prepared to honor customer preferences concerning the opt-out of sharing of non-public, personal information to non-affiliated third parties?	Yes	No	
7.	Do you require the transmission of personal customer information such as credit card numbers, contact information, etc., as part of your internet-based services?	Yes	No	

**SECTION VI – MEDIA LIABILITY CONTROLS**

1.	Do you have a process to review content or materials (including meta tags) before they are published, broadcasted, distributed, or displayed on your website for the following:		
	Defamation (Slander or Libel)?	Yes	No
	Right to privacy or publicity?	Yes	No
	Copyright, trademark or domain name?	Yes	No
2.	Have your products or services been the subject of copyright, patent or trademark infringement allegations?	Yes	No
3.	Does your organization use social media?	Yes	No
	a. Do you monitor postings?	Yes	No
	b. Are there formal procedures for complaints?	Yes	No
	c. Is content reviewed by legal counsel?	Yes	No

**ADDITIONAL INFORMATION**

This page may be used to provide additional information to any question on this application. Please identify the question number to which you are referring.

\_\_\_\_\_  
Signature

Date

**FRAUD STATEMENT AND SIGNATURE SECTIONS**

The Undersigned states that they/ them are an authorized representative of the Applicant and declares to the best of their knowledge and belief and after reasonable inquiry, that the statements set forth in this Application (and any attachments submitted with this Application) are true and complete and may be relied upon by Company \* in quoting and issuing the policy. If any of the information in this Application changes prior to the effective date of the policy, the Applicant will notify the Company of such changes and the Company may modify or withdraw the quote or binder.

The signing of this Application does not bind the Company to offer, or the Applicant to purchase the policy.

\*Company refers collectively to Philadelphia Indemnity Insurance Company and Tokio Marine Specialty Insurance Company

**VIRGINIA APPLICANT: READ YOUR POLICY. THE POLICY OF INSURANCE FOR WHICH THIS APPLICATION IS BEING MADE, IF ISSUED, MAY BE CANCELLED WITHOUT CAUSE AT THE OPTION OF THE INSURER AT ANY TIME IN THE FIRST 60 DAYS DURING WHICH IT IS IN EFFECT AND AT ANY TIME THEREAFTER FOR REASONS STATED IN THE POLICY.**

**FRAUD NOTICE STATEMENTS**

**APPLICABLE IN MAINE:** IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES OR A DENIAL OF INSURANCE BENEFITS.

NAME (PLEASE PRINT/TYPE)

TITLE

(MUST BE SIGNED BY THE PRESIDENT, BOARD CHAIR, CEO OR EXECUTIVE DIRECTOR)

\_\_\_\_\_  
SIGNATURE

DATE

**SECTION TO BE COMPLETED BY THE PRODUCER/BROKER/AGENT**

PRODUCER

(If this is a Florida Risk, Producer means Florida Licensed Agent)

AGENCY

PRODUCER LICENSE NUMBER

(If this a Florida Risk, Producer means Florida Licensed Agent)

ADDRESS (STREET, CITY, STATE, ZIP)