



Computer Cyber Insurance

Proposal form

Computer, data and cyber-risks insurance

Please answer all of the following questions carefully, providing any additional information that is needed, continue on a separate sheet of paper if necessary. The answers you give in this proposal form together with any other information provided, will be used by us to determine whether we offer cover and, if so, the terms of your insurance. You must do everything reasonably possible to make a fair presentation of risk. This means you must tell us about all facts and matters that may be relevant to your insurance. If we find that you or anyone acting for you, have failed to give us relevant information, or have given us incorrect information, we may change the terms of your insurance, reduce the amount of a claim, or treat the policy as if it had never existed. If you have any questions please contact the person who is arranging the insurance, or contact us.

Your details *(If there is more than one response to any of the following questions please list them all.)*

The proposed insured (you)	
Description of your business activities	
Contact details (name, address, telephone no, email)	
Business address (where we can contact you)	
Registered address (if different from 'Business address' above)	
Who is your current insurer?	
What date do you want the proposed insurance to start?	
Location of the proposed insured hardware (if different from 'Business address' above)	
How long have you been in business?	

Important information

(Please note at least one type of section 1 cover is mandatory and all other sections are optional)

Subject to Hardware cover being in place, other sections are optional based on the following:

Section 3 – Cyber crime cover can only be provided if Sections 4&5 (Cyber liability & Data breach expense) are in place.

Sections 4 & 5 must always be placed together.

Section 6 – Cyber event – loss of business income can only be provided where Section 2 Data corruption and extra cost cover is in place.

'Cyber attack limit' applying to all sections – Irrespective of the limits you select below there is a 'Cyber attack limit' of £250,000 across all sections for the period of insurance for all occurrences that result from cyber attack. Cyber attack is a computer virus, hacking or denial of service attack which is not just targeted at you and your computer system.

If you require higher limits than indicated below, a more detailed proposal will be required, contact us for further details.

Cover Required

Section of cover	Cover required		Sum insured or limit required
Section 1 – Hardware			
Computer equipment (For example servers and network infrastructure at the proposed insured location)	Yes	No	GBP new replacement value
Electronic office equipment (For example TVs, video/dvd equipment, conference equipment, shredders, faxes, and photocopiers)	Yes	No	GBP new replacement value
Portable equipment (For example laptops, palmtops, tablets and smartphones)	Yes	No	GBP new replacement value <i>(Maximum GBP1m in total)</i>
Section 2 – Data corruption and extra cost	Yes	No	GBP (maximum GBP250,000)
Section 3 – Cyber crime	Yes	No	GBP25,000
Section 4 – Cyber liability	Yes	No	GBP50,000 GBP100,000
Section 5 – Data-breach expense	Yes	No	GBP50,000 GBP100,000
Section 6 – Cyber event – loss of business income	Yes	No	GBP50,000 GBP100,000

Excesses

Section of cover	Excess/Time excess <i>(These are standard excesses for this policy)</i>	Please indicate below if a different excess/time excess is required:	
Claims under Section 1 (Hardware) and Section 2 (Data corruption and extra cost)	Damage caused by fire, lightning, explosion and aircraft	GBP0	
	Theft (inclusive of smartphones) from an insured location owned, leased or occupied by you	GBP0	
	All other damage to smartphones	GBP50	
	All other claims	GBP100	
Claims under Section 3 (Cyber crime)	GBP100		
Claims under Section 4 (Cyber liability)	GBP1,000		
Claims under Section 5 (Data-breach expense)	GBP1,000		
Claims under Section 6 (Cyber event – loss of business income)	6 hours		

Your business and computer systems

How does your business trade or operate? (e.g. sole trader, partnership, limited company, etc.)	
Number of employees	
Annual business income	GBP
Do you and your service providers who provide data storage or hosting of any part of your computer system perform data backups at least every 7 days?	Yes No If no, please tell us how often you or your service providers backup data and how these backups are stored:
Do you have a firewall in place which controls access to your computer system?	Yes No
Is your computer system protected with up-to-date anti-virus software which is paid for and not freely available and is updated at least every 7 days?	Yes No If no, please tell us how you protect your computer system from computer viruses and hacking:
Every insured location owned, leased or occupied by you: <ul style="list-style-type: none"> • is built of brick, stone or concrete with tile, asphalt, metal or concrete roof • does not have a history of flooding or water damage (including internal pipes/tanks) 	True False Details if false:

General information – insurance and claims history

<p>During the last 5 years, have you or any director, officer or key person, whether in your/their name, the name of the proposed insured or in the name of any other business in which any of you have had an interest, had any claims or incidents that could have resulted in a claim under this policy?</p> <p>For example, claims or incidents relating to:</p> <ul style="list-style-type: none"> • Hardware or software damage or data loss • Loss of business income as a result of computer system issues • Financial crime or fraud, theft of money or assets online or telephone system hacking or • Claims or complaints from third parties against you for data privacy, intellectual property or reputational damage issues <p>If yes, please tell us about these claims or incidents in the table below and if necessary continue in the 'Other information' section.</p>	Yes No
Please provide: date of claim or incident, brief details of claim or incident and total amount of loss arising from the claim or incident.	

<p>Have you or any director, officer or key person, whether in your/their own name, in the name of the proposed insured or in the name of any other business in which any of you have had an interest:</p> <ul style="list-style-type: none"> – been refused insurance, had a policy cancelled or avoided, or had any special term(s) or condition(s) imposed by an insurer in the last 5 years? – been convicted of or have any prosecution pending for any criminal offence(s) (for example criminal damage, arson, fraud, theft or handling stolen goods)? – been convicted of or have any prosecution(s) pending for any offence involving insurance fraud? – gone into bankruptcy, insolvency, liquidation, receivership or a similar procedure in the last 5 years or have such a procedure pending? – been criticised, fined, disciplined, suspended or expelled by any industry, trade association or regulatory body or have any such procedure pending? <p>If you have answered 'yes' to any of these questions then please provide full details in 'Other information'.</p>	<p>Yes No</p> <p>Yes No</p> <p>Yes No</p> <p>Yes No</p> <p>Yes No</p>
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Other information

Please use this space to provide any additional information requested and to tell us about any other information you think may be relevant to us in relation to your proposal for NMU Computer Cyber Insurance (please continue on a separate sheet of paper if necessary)

Please tick this box if you have attached additional information to this proposal form

How we use your information

We may use the information you give us for a number of reasons (for example, to make decisions about cover and claims, and to detect and prevent fraud). We may share your information with, and get information about you from, companies within the Munich Re Group, other insurers, credit-reference agencies, fraud-prevention agencies, regulatory authorities and agents who provide services on our behalf. We may share your information with third parties outside of the European Economic Area (EEA).

If the information you give us is personal information (such as names, addresses, telephone numbers, job titles or dates of birth), you give us permission to use that information as explained above. If you give us personal information relating to anyone other than you, you must have that person's permission to give us their information and for us to use it as set out above.

Declaration

I/We declare that to the best of my/our knowledge and belief that this proposal form represents a fair presentation of the risk.

I/We understand that the information provided in this form will be used by the insurer to determine whether to offer insurance and, if so, on what terms.

I/We understand that failure to make a fair presentation of the risk may entitle the insurer to change the terms of the policy, reduce the amount we pay for any claims or treat it as if it had never existed.

I/We must notify insurers of any change to the information provided and understand that the terms of any insurance may be altered or withdrawn as a consequence of any change.

Signature:

(The person signing this application must be a director, officer or senior manager of the proposed insured if not the proposed insured)

Name:

Date:

Your company position:

You should keep a copy of this proposal form for your records.