

Premium Calculation

Premiums may be subject to change depending on the answers herein. If you require limit of liability greater than USD 2,000,000, please approach your broker to obtain a quote.

This document does not represent a unilateral offer and the terms herein are subject to confirmation by underwriters.

Self-Insured Retentions

Total Gross Revenue	Self-Insured Retention	Waiting Period (applicable to Business Interruption coverage)
Up to USD 500,000	5,000	6 Hours
USD 500,000 to USD 2,000,000	6,500	6 Hours
USD 2,000,001 to USD 5,000,000	7,500	6 Hours
USD 5,000,001 to USD 10,000,000	10,000	6 Hours
USD 10,000,001 to USD 20,000,000	15,000	8 Hours
USD 20,000,001 to USD 30,000,000	20,000	8 Hours

Confirmation of Insured's Status

Insured and its Subsidiaries hereby confirm:

- They generate less than USD 30,000,000 in Total Gross Revenue/Fee income, and with less than 15% of income derived from activities in the USA, and less than 15% of income derived from USA residents.
- Are not Financial Institutions.
- Are not classified as a Virtual Currency Exchange or Virtual Currency Miner.
- Are not Call Centers, Social Media Sites, Data Warehouses or Aggregators, Collection Agencies, Telemarketing, Data Processors, Payment Processors, Internet Service Providers or Telecommunications firms.
- Operate anti-virus software on all computer devices, servers and networks, which are updated in accordance with the software providers' recommendations. Have written information security procedures and incident response plans, and training of employees in data security and breach/incident response.
- Encrypt or password protect all mobile devices, including laptops, tablets, smartphones, USB sticks (otherwise Portable Media Exclusion to apply) and networks containing or transmitting Personal Information or other sensitive information. Data stored and in transit is protected by end to end encryption. Company policy includes a prompt to change passwords every 3 months and prohibits sharing of passwords and other log-on credentials.
- Is compliant with the Payment Card Industry Data Security Standards (PCI-DSS), or if not compliant, process/transmit/store LESS than 1,000,000 financial transactions or records containing an individual's personal information per year.
- Back up critical data at least weekly.
- Have a documented Business Continuity Plan (BCP) or Disaster Recovery Plan (DRP) that addresses Cyber perils.
- Are NOT aware of any act, error, omission, incident or other matter that is reasonably likely to give rise to any loss or claim under such insurance, and has NOT suffered any loss or any claim including but not limited to a regulatory, governmental or administrative investigation or action brought against the Insured, nor any investigation or information request concerning any handling of Personal Information, including but not limited to Personally Identifiable Information (PII).
- Have processes in place to validate new supplier accounts, raise awareness of staff of Social Engineering Fraud (ie. theft by third party impersonation), and for a senior member of staff to sign off electronic transfers from the Insured's own funds and/or transfers of funds of others held by the insured in excess of \$5k.

I/We declare that the statements made and particulars given in the Application are true and I/We have not misstated or suppressed any Material Fact. I/We undertake to inform insurers of any material alteration to these facts occurring before completion of the Contract of Insurance.

Signature of Partner or Director

X

Name Partner or Director

Date

Place

X

About Cyberbloc

Cyberbloc is a privacy liability and cyber risk management program owned and administered by ARM Group. ARM Group specializes in innovative creation and management of insurance solutions designed to achieve well-balanced and cost-effective approach to risk, whilst delivering sustainable long term advantages. For more information please visit our websites www.cyberbloc.com and www.armgroup.com.