

Cyber and Data Security (Auto-bind) Proposal Form

QBE Insurance (Singapore) Pte Ltd



Pursuant to Section 25(5) of the Insurance Act, the requirement of full and frank disclosure of the above information and anything which may be material to the risk for which you seek cover (eg. claims, whether founded or unfounded), or to the magnitude of the risk, is of the utmost importance with this type of insurance. It is better to err on the side of caution by disclosing anything which might conceivably influence the insurer's consideration of your proposal, otherwise the policy issued may be void.

Brokerage/Agency name	<input type="text"/>	Producer No.	<input type="text"/>
Producer name	<input type="text"/>	Contact No.	<input type="text"/>

Applicants Details *(the applicant including all subsidiaries)*

Legal entity name of applicant	<input type="text"/>	Entity registration #	<input type="text"/>
Business occupation/industry	<input type="text"/>	Website	<input type="text" value="www."/>
Principal address	<input type="text"/>	Postal Code	<input type="text"/>
Email	<input type="text"/>	Contact No.	<input type="text"/>

Are these statements correct? (if any answer is "NO" please contact your agent/broker who will refer to QBE for underwriting and pricing)

- (a) Your annual revenue (including fee income, net profit/loss (before tax), gross wage roll) does not exceed SGD5m YES NO
- (b) Your revenue is not derived from outside Singapore YES NO
- (c) You have anti-malware, firewall protection and automatic virus-scan on all your computer systems YES NO
- (d) Your business activities do not include any of the below occupations/industries:
 - (i) Health care/hospital/medical YES NO
 - (ii) Adult entertainment/gambling/bitcoin/peer-to-peer YES NO
 - (iii) Internet Service Provider/Telco/hosting/data center YES NO
 - (iv) Utility/energy/oil & gas/mining YES NO
 - (v) Government/education YES NO
 - (vi) Financial institution related services such as mortgage, investment, merchant bank, government and development bank, savings or loan institution, mortgage lender, building society, credit union or insurance company YES NO

Main Policy Cover (excluding GST)

LIMIT OF INDEMNITY (Any one claim and in the aggregate)	DEDUCTIBLE (each & every claim)	REVENUE current financial year (forecast)				
		Up to \$1,000,000	1,000,001 to \$2,000,000	\$2,000,001 to \$3,000,000	\$3,000,001 to \$4,000,000	\$4,000,001 to \$5,000,000
\$100,000	\$2,500	\$1,050 <input type="checkbox"/>	\$1,275 <input type="checkbox"/>	\$1,450 <input type="checkbox"/>	\$1,625 <input type="checkbox"/>	\$1,825 <input type="checkbox"/>
\$250,000	\$2,500	\$1,250 <input type="checkbox"/>	\$1,500 <input type="checkbox"/>	\$1,675 <input type="checkbox"/>	\$1,900 <input type="checkbox"/>	\$2,125 <input type="checkbox"/>
\$500,000	\$2,500	\$1,675 <input type="checkbox"/>	\$1,975 <input type="checkbox"/>	\$2,250 <input type="checkbox"/>	\$2,525 <input type="checkbox"/>	\$2,825 <input type="checkbox"/>
\$1,000,000	\$2,500	\$1,875 <input type="checkbox"/>	\$2,175 <input type="checkbox"/>	\$2,500 <input type="checkbox"/>	\$2,825 <input type="checkbox"/>	\$3,125 <input type="checkbox"/>

Optional Extensions to Main Policy Cover (excluding GST)

Cyber Business Interruption and Cyber Extortion extension additional premiums						
\$100,000	\$2,500	\$1,425 <input type="checkbox"/>	\$1,700 <input type="checkbox"/>	\$1,925 <input type="checkbox"/>	\$2,175 <input type="checkbox"/>	\$2,425 <input type="checkbox"/>
\$250,000	\$2,500	\$1,675 <input type="checkbox"/>	\$2,000 <input type="checkbox"/>	\$2,250 <input type="checkbox"/>	\$2,525 <input type="checkbox"/>	\$2,825 <input type="checkbox"/>
\$500,000	\$2,500	\$2,250 <input type="checkbox"/>	\$2,625 <input type="checkbox"/>	\$3,000 <input type="checkbox"/>	\$3,375 <input type="checkbox"/>	\$3,750 <input type="checkbox"/>
\$1,000,000	\$2,500	\$2,500 <input type="checkbox"/>	\$2,925 <input type="checkbox"/>	\$3,350 <input type="checkbox"/>	\$3,750 <input type="checkbox"/>	\$4,175 <input type="checkbox"/>

Claims and Declaration

Are these statements correct? (if any answer is "NO" please contact your agent/broker who will refer to QBE for underwriting and pricing)

- (a) You have never experienced any system outage affecting your business YES NO
- (b) You have never experienced any cyber or data breach incident or any other claim that could be the subject to a claim under the policy YES NO

I the undersigned, after enquiry declare as follows:

- (a) I am authorised by each of the other entities to be insured to complete this proposal form. YES NO
- (b) I have read and understood the notice to the proposed insured at the back of the proposal form. YES NO
- (c) I have read this proposal form and the accompanying documents and acknowledge the contents of same to be true and complete. YES NO
- (d) I understand that, up until a contract of insurance is entered into, I am under a continuing obligation to immediately inform QBE of any change in the particulars or statements contained in this proposal form or in the accompanying documents. YES NO

Name of Managing Director
/Chief Executive Officer

Signature

Date

Main Policy Coverage *(Please refer to the insurance policy wording for full coverage details)*

INSURED SECTION 1:

Cyber, data security and multimedia cover (third party claims)

- Liability arising out of multimedia exposures as a result of a hacker. For example defamation, libel and infringement of intellectual property rights.
- Liability arising from the failure to properly handle, manage, store, destroy or otherwise control personally identifiable information.
- Liability arising out of unintentional transmission of a computer virus.
- Liability arising out of a hacker's fraudulent use of information.
- The costs of any financial benefit that has been transferred to a third party that cannot be recouped and has occurred as a result of a covered loss.
- The costs to replace or restore documents discovered by the insured to be lost, damaged or destroyed.

INSURED SECTION 2:

Data breach notification cover (first party claims)

- The provision of consumer notifications to comply with data breach law following a data breach
- The legal fees incurred to identify notification communication obligations and draft notification communications
- The costs to send and administer notification communications
- The costs of call center services to respond to enquiries and queries following a notification communication

INSURED SECTION 3:

Information and comm. asset rectification (first party claims)

- The costs to repair, restore or replace the affected parts of the insured's information and communication assets after they were damaged, destroyed, altered, corrupted, copied, stolen or misused by a hacker.

INSURED SECTION 4:

Regulatory defence and penalty costs cover (first party claims)

- Payment for those amounts which the insured is legally obliged to pay (including legal and defence costs) as a result of a civil regulatory action, regulatory compensatory award, civil penalty, or fines to the extent insurable by law, imposed by a government or public authority regulator

INSURED SECTION 5:

Public relations costs cover (first party claims)

- Payment for all reasonable costs the insured incurs for a public relations and crisis management consultant to avert or mitigate any material damage to any of the insured's brands and business operations

INSURED SECTION 6:

IT forensics costs cover (first party claims)

- Payment for a forensic consultant to establish the identity or methods of the hacker or other details required by the insurer following a data breach
- Payment for a security specialist to assess the insured's electronic security and the costs of reasonable security improvement
- Payment for the temporary storage of the insured's electronic data at a third-party host location, if it is viewed that the insureds' information and communication assets remain vulnerable to damage, destruction, alteration, corruption, copying, stealing or misuse by a hacker

INSURED SECTION 7:

Credit monitoring costs (first party claims)

- Payment for credit monitoring services in order to comply with data breach law.

Optional Extensions To Main Policy Cover (Please refer to the insurance policy wording for full coverage details)

INSURED SECTION 8: (OPTIONAL EXTENSION)

Cyber extortion cover (first party claims)

- Payment for reasonable and necessary expenses incurred by the insured including the value of any ransom paid by the insured for the purpose of terminating a cyber-extortion threat

INSURED SECTION 9: (OPTIONAL EXTENSION)

Cyber Business Interruption (first party claims)

- Payment for loss of business income, as a result of the total or partial interruption, degradation in service, or failure of information and communication assets following a failure by the insured or a service provider to protect against unauthorised access to, unauthorised use of, a denial of service attack against, or transmission of a computer virus to, information and communication assets.

Personal Data Protection Act (PDPA) 2012

Supplementary Consent Clauses

To process, administer and/or manage your relationship, account and policy with QBE Insurance (Singapore) Pte Ltd (QBE), QBE will need to collect, use, disclose and/or process your personal data. Such personal data includes (i) information set out in this [form] and any other personal information provided by you or possessed by QBE; and (ii) your claims.

Such personal data will be collected, used, disclosed and/or processed by QBE for the purpose(s) of:

- considering whether to provide you with the insurance you applied for;
- processing your application for underwriting and insurance;
- administering and/or managing your relationship, account and/or policy with QBE;
- processing and/or dealing with any claims including the settlement of claims and any necessary investigations relating to the claims, under your policy;
- carrying out due diligence or other screening activities (including background checks) in accordance with legal or regulatory obligations or risk management procedures that may be required by law or that may have been put in place by QBE;
- carrying out your instructions or responding to any enquiries by you;
- dealing in any matters relating to the services and/or products you are entitled to when applying for this or other policies you applied for. This includes the disclosure of some of your personal data when mailing of correspondence, statements, invoices, reports or notices to you, as well as the disclosure of some of your personal data on the cover of envelopes/mail packages;
- investigating fraud, misconduct, any unlawful action or omission, whether relating to your application, your claims or any other matter relating to your policy, and whether or not there is any suspicion relating to these;
- compiling a claims history for the purpose of investigation and detecting fraud in present and future claims
- complying with applicable law in administering and managing your relationship with QBE;
- providing you with direct marketing communications about QBE's products and services; if you do not want to receive any direct marketing, you may withdraw your consent at any time free of charge by writing in to info.sing@qbe.com

We may/will also be collecting from sources other than yourself, personal data about you, for one or more of the purposes described above, and using, disclosing and/or processing such personal data for one or more of those purposes.

Your personal data may/will be disclosed by QBE to its third party service providers or agents (including its lawyers/law firms), which may be situated outside of Singapore, for one or more of the purposes described above, meaning third party service providers or agents, if engaged by QBE, will be processing your personal data for QBE.

By signing below, you:

- consent to QBE collecting, using, disclosing and/or processing your personal data for the purposes described above;
- consent to QBE collecting personal data about you from sources other than yourself and using, disclosing and/or processing the same, for one or more of the purposes described above;
- consent to QBE disclosing your personal data to its third party service providers, or agents (including its lawyers/law firms), for the purposes described above; and
- consent to QBE transferring your personal data out of Singapore to its third party service providers, or agents where such third party service providers or agents are sited (whether in Singapore or outside of Singapore), for the purposes described above.

Name

Date

Signature of Applicant