



Grand Trust Underwriters

Flat D, 10/F., World Trust Tower,
50 Stanley Street, Central, Hong Kong
<http://www.hkpli.com>

CYBER RISK INSURANCE APPLICATION

(CURRENCY in **US\$**)

APPLICANT INFORMATION			
Name of Insured (include names of all subsidiary or affiliated companies to be insured):		Date business commenced	
Phone :	Fax :	<input type="checkbox"/> Sole proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Other	
E-mail			
Registered company address			
Web Site:			
Do you have operation in United States of America?	If yes, please provide details: (Address, Business nature etc)		
Has the Applicant been involved in, or been the subject of, any merger, acquisition, tender offer, buy-out or change in equity structure in the past 5 years?	If 'Yes', please provide full details:		
Total number of employees:	Number of Employees		
	Current year	Previous year	
Hong Kong			
USA/Canada			
Rest of the World			
TOTAL:			



Grand Trust Underwriters

Flat D, 10/F., World Trust Tower,
50 Stanley Street, Central, Hong Kong
<http://www.hkpli.com>

UNDERWRITING INFORMATION

Limits of Insurance Requested

	US\$1m		US\$2m		US\$3m		US\$5m		Other:
--	--------	--	--------	--	--------	--	--------	--	--------

Deductible amount Requested:

Types of Products/Services

1) In your own words, please provide a detailed description of your main operations (e.g. On-Line Retailer, Trading Copy, manufacturer etc)

2) Please provide the percentage of your annual revenue or turnover split among the following:

On-Line Shop	%
Trading via traditional means	%
Other, please explain:	%

RISK ACCESSMENT – (CYBER SECURITY)

3) Please assess the outage period over which your company will suffer significant impact to its business.

Application (or Activity)	Maximum outage period before adverse impact on business				
	Immediate	> 12 h	>24h	>48h	>5 days

4) Information System



Grand Trust Underwriters

Flat D, 10/F., World Trust Tower,
50 Stanley Street, Central, Hong Kong
<http://www.hkpli.com>

	<100	101-1000	>1001
Number of Information Systems User			
Number of Laptops			
Number of Servers			
Do you have an e-commerce or an online service website?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
If YES: What is the revenue share generated or supported by the website? (estimate)	(% or ME)		

5) Security policy and risk management

1	An IS policy is formalised and approved by company management and/or security rules are defined and communicated to all staff and approved by the staff representatives If yes, please attached the copy of IS policy	<input type="checkbox"/> Yes <input type="checkbox"/> No
2	Formalised awareness training on the IS is required of all staff at least annually	<input type="checkbox"/> Yes <input type="checkbox"/> No
3	You identify critical information systems risks and implement appropriate controls to mitigate them	<input type="checkbox"/> Yes <input type="checkbox"/> No
4	Regular audits of the IS are conducted and resulting recommendations are prioritised and implemented	<input type="checkbox"/> Yes <input type="checkbox"/> No
5	Information resources are inventoried and classified according to their critically and sensitivity	<input type="checkbox"/> Yes <input type="checkbox"/> No
6	Security requirements that apply to information resources are defined according to classification	<input type="checkbox"/> Yes <input type="checkbox"/> No



Grand Trust Underwriters

Flat D, 10/F., World Trust Tower,
50 Stanley Street, Central, Hong Kong
<http://www.hkpli.com>

6) Information systems protection	
1 Access to critical information systems requires dual authentication	<input type="checkbox"/> Yes <input type="checkbox"/> No
2 Users are required to regularly update passwords	<input type="checkbox"/> Yes <input type="checkbox"/> No
3 Access authorisations are based on user roles and a procedure for authorisation management is implemented	<input type="checkbox"/> Yes <input type="checkbox"/> No
4 Secured configurations references are defined for workstations, laptops, servers and mobile devices	<input type="checkbox"/> Yes <input type="checkbox"/> No
5 Centralised management and configuration monitoring of computer systems are in place	<input type="checkbox"/> Yes <input type="checkbox"/> No
6 Laptops are protected by a personal firewall	<input type="checkbox"/> Yes <input type="checkbox"/> No
7 Antivirus software is installed on all systems and antivirus updates are monitored	<input type="checkbox"/> Yes <input type="checkbox"/> No
8 Security patches are regularly deployed	<input type="checkbox"/> Yes <input type="checkbox"/> No
9 A Disaster Recovery Plan is implemented and updated regularly If yes, please attached the copy of Disaster Recovery Plan	<input type="checkbox"/> Yes <input type="checkbox"/> No
10 Data backups are performed daily, backups are tested regularly and a backup copies are placed regularly in a remote location	<input type="checkbox"/> Yes <input type="checkbox"/> No



Grand Trust Underwriters

Flat D, 10/F., World Trust Tower,
50 Stanley Street, Central, Hong Kong
<http://www.hkpli.com>

7) Network security and operations	
1 Traffic filtering between the internal network and internet is updated and monitored regularly	<input type="checkbox"/> Yes <input type="checkbox"/> No
2 Intrusion detection/prevention system is implemented, updated and monitored Regularly	<input type="checkbox"/> Yes <input type="checkbox"/> No
3 Internal users have access to Internet web site browsing through a network device (proxy) equipped with antivirus and website filtering	<input type="checkbox"/> Yes <input type="checkbox"/> No
4 Network segmentation is implemented to separate critical areas from non critical areas	<input type="checkbox"/> Yes <input type="checkbox"/> No
5 Penetration testing is conducted regularly and a remediation plan is implemented where necessary	<input type="checkbox"/> Yes <input type="checkbox"/> No
6 Vulnerability assessments are conducted regularly and a remediation plan is implemented where necessary	<input type="checkbox"/> Yes <input type="checkbox"/> No
7 Procedures for incident management and change management are implemented	<input type="checkbox"/> Yes <input type="checkbox"/> No
8 Security events such as virus detection, access attempts, etc..., are logged and monitored regularly	<input type="checkbox"/> Yes <input type="checkbox"/> No
8) Physical security of computing room	
1 Critical systems are placed in at least one dedicated computer room with restricted access and operational alarms are routed to a monitoring location	<input type="checkbox"/> Yes <input type="checkbox"/> No
2 The data centre hosting critical systems has resilient infrastructure including redundancy of power supply, air conditioning, and network connections	<input type="checkbox"/> Yes <input type="checkbox"/> No



Grand Trust Underwriters

Flat D, 10/F., World Trust Tower,
50 Stanley Street, Central, Hong Kong
<http://www.hkpli.com>

3	Critical systems are duplicated according to Active/Passive or Active/Active architecture	<input type="checkbox"/> Yes <input type="checkbox"/> No
4	Critical systems are duplicated on two separate premises	<input type="checkbox"/> Yes <input type="checkbox"/> No
5	Fire detection and automatic fire extinguishing system in critical areas are implemented	<input type="checkbox"/> Yes <input type="checkbox"/> No
6	The power supply is protected by a UPS and batteries which are both maintained regularly	<input type="checkbox"/> Yes <input type="checkbox"/> No
7	Power is backed up by an electric generator which is maintained and tested regularly	<input type="checkbox"/> Yes <input type="checkbox"/> No
9) Outsourcing		
[Please fill in if a function of the information system is out sourced]		
1	The outsourcing contract includes security requirements that should be observed by the service provider	<input type="checkbox"/> Yes <input type="checkbox"/> No
2	Service Level Agreements (SLA) are defined with the outsourcer to allow incident and change control and penalties are applied to the service provider in case of non compliance with the SLA	<input type="checkbox"/> Yes <input type="checkbox"/> No
3	Monitoring and steering committee(s) are organised with the service provider for the management and the improvement of the service	<input type="checkbox"/> Yes <input type="checkbox"/> No
4	You have not waived your rights of recourse against the service provider in the	<input type="checkbox"/> Yes <input type="checkbox"/> No



Grand Trust Underwriters

Flat D, 10/F., World Trust Tower,
50 Stanley Street, Central, Hong Kong
<http://www.hkpli.com>

outsourcing contract			
9.1) What are the outsourced Information Systems functions?	Yes	No	Service Provider (Outsourcer)
Desktop management	<input type="checkbox"/>	<input type="checkbox"/>	
Server management	<input type="checkbox"/>	<input type="checkbox"/>	
Network management	<input type="checkbox"/>	<input type="checkbox"/>	
Network security management	<input type="checkbox"/>	<input type="checkbox"/>	
Application management	<input type="checkbox"/>	<input type="checkbox"/>	
Use of cloud computing If YES, please specify the nature of cloud services:	<input type="checkbox"/>	<input type="checkbox"/>	
Software as a Service	<input type="checkbox"/>	<input type="checkbox"/>	
Platform as a Service	<input type="checkbox"/>	<input type="checkbox"/>	
Infrastructure as a Service	<input type="checkbox"/>	<input type="checkbox"/>	
Other, to specify please:			
9.2) The outsourcing contract contains a provision requiring the service provider(s) to			<input type="checkbox"/> Yes <input type="checkbox"/> No



Grand Trust Underwriters

Flat D, 10/F., World Trust Tower,
50 Stanley Street, Central, Hong Kong
<http://www.hkpli.com>

maintain professional indemnity or errors and omissions insurance			
10) Personal data held by the organization			
10.1) The Number of personal information records held for the activity to be insured:			Total:
Per Region	Asia:	USA/Canada:	Hong Kong:
	Europe:	Australia:	Rest of world:
10.2) Categories of personal data collected/processed			Number of Records
Categories of personal data collected/processed	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Commercial and marketing information	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Payment Card or financial transactions information	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Health information	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Other, to specify please:	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Do you process data for:	<input type="checkbox"/> your own purpose?	<input type="checkbox"/> On behalf of 3 rd party?	
11) Personal information protection policy			
1. A privacy policy is formalised and approved by management and/or personal data security rules are defined and communicated to the concerned staff If yes, please attached the copy of privacy policy			<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Awareness and training are provided at least annually to the personnel authorised to access or process personal data			<input type="checkbox"/> Yes <input type="checkbox"/> No
3. A personal data protection officer is designated in your organisation			<input type="checkbox"/> Yes <input type="checkbox"/> No
4. A confidentiality agreement or a confidentiality clause in the employment contract is signed by the concerned staff			<input type="checkbox"/> Yes <input type="checkbox"/> No
5. The legal aspects of the privacy policy are validated by a lawyer/legal department			<input type="checkbox"/> Yes <input type="checkbox"/> No
6. Monitoring is implemented to ensure compliance with laws and regulations for the protection of personal data			<input type="checkbox"/> Yes <input type="checkbox"/> No
7. Your personal information practices have been audited by an external auditor within the past two years			<input type="checkbox"/> Yes <input type="checkbox"/> No



Grand Trust Underwriters

Flat D, 10/F., World Trust Tower,
50 Stanley Street, Central, Hong Kong
<http://www.hkpli.com>

<p>8. A Data Breach Response plan is implemented and roles are clearly communicated to the functional team members</p> <p>If yes, please attached the copy of Data Breach Response plan</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>12) Collection of personal data</p>	
<p>1. If so required by any Privacy Protection Law, you have notified to the appropriate privacy protection agencies the personal data processing involved by your company and you have obtained the applicable authorization Please explain if not applicable.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>2. A privacy policy is posted on your website which has been reviewed by a lawyer/legal department</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>3. Consent of individuals is required before collecting their personal data and the concerned persons can access and if necessary correct or delete their personal data</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>4. Recipients are provided with a clear means to opt out of targeted marketing operations</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>5. You transfer Personal Data to third parties If YES. please answer the following:</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>5.a The third party (e.g processor) has a contractual obligation to process personal data only on your behalf and under your instructions</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>5.b The third party has a contractual obligation to set up sufficient security measures to protect personal data</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>13) Personal information protection controls</p>	
<p>1. Access to personal data is restricted to only those users who need it to perform their task and access authorizations are reviewed regularly</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>2. Personal data is encrypted when stored on information systems and personal data backups are encrypted</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>3. Personal data is encrypted when transmitted over the network</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>4. Mobile devices and laptop hard disks are encrypted</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>5. IS policy prohibits the copying of non encrypted personal data to removable storage devices or transmitting such data via email</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No



Grand Trust Underwriters

Flat D, 10/F., World Trust Tower,
50 Stanley Street, Central, Hong Kong
<http://www.hkpli.com>

14) If personal records held contain payment card information (PCI), please answer the following :				
1. Your PCI DSS level is:	Level 1	Level 2	Level 3	Level 4
2. The payment processor (yourself or third party) is PCI DSS compliant If NO :			<input type="checkbox"/> Yes <input type="checkbox"/> No	
3. PCI is stored encrypted or only a part of payment card numbers is stored			<input type="checkbox"/> Yes <input type="checkbox"/> No	
4. PCI retention time does not exceed the duration of payment and legal/regulatory requirements			<input type="checkbox"/> Yes <input type="checkbox"/> No	
5. Payment card data processing is externalized , If YES:			<input type="checkbox"/> Yes <input type="checkbox"/> No	
6. You require the payment processor to indemnify you in case of security breach			<input type="checkbox"/> Yes <input type="checkbox"/> No	
<i>Please indicate payment processor name, PCI retention time and any additional security measures :</i>				
15) [Please provide a description of any information security or privacy incidents that have occurred in the last 36 months. Incidents include any unauthorized access to any computer, computer system, database, intrusion or attacks, denial of use of any computer or system, intentional disruption, corruption, or destruction of data, programs, or applications, any cyber extortion event(s); or any other incidents similar to the foregoing including those that have resulted in a claim, administrative action, or regulatory proceeding.				
Date:	Description of the incident			
Comment				
NO person or entity proposed for cover is aware of any fact, circumstance or situation which he or she has reason to suppose might give rise to any claim that would fall within the scope of the proposed coverage.				
None <input type="checkbox"/>	or, except:			
Person to contact for additional information				
Names				
Title				
Phone #				
Email:				



Grand Trust Underwriters

Flat D, 10/F., World Trust Tower,
50 Stanley Street, Central, Hong Kong
<http://www.hkpli.com>

WORLDWIDE REVENUE OR TURNOVER INCLUDING LICENSING FEES (USD):

	Hong Kong	USA/Canada	Rest of the World	TOTAL
Prior Year				
Current Year				
Estimated Next Year				

Declaration

- We acknowledge that we have read and understood the Important Notices contained in this proposal.
- We agree that this proposal, together with any other information or documents supplied, shall form the basis of any contract of insurance.
- We acknowledge that if this proposal is accepted, the contract of insurance will be subject to the terms and conditions as set out in the policy wording as issued or as otherwise specifically varied in writing by the Insurer.
- We declare after enquiry that the statements, particulars and information contained in this proposal and in any documents accompanying this proposal are true and correct in every detail and that no other material facts have been misstated, suppressed or omitted.
- We undertake to inform the Insurer of any material alteration to those facts before completion of the contract of insurance/insurance policy period (if applicable).



Grand Trust Underwriters

Flat D, 10/F., World Trust Tower,
50 Stanley Street, Central, Hong Kong
<http://www.hkpli.com>

Commission Disclosure

1. The applicant understands, acknowledges and agrees that, as a result of the applicant purchasing and taking up the policy to be issued by the Insurance Company, the insurance company will pay the authorized insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where the applicant is a body corporate, the authorized person who signs on behalf of the applicant further confirms to Insurance Company that he or she is authorized to do so.
2. The applicant further understands that the above agreement is necessary for the Insurance Company to proceed with the application.

Applicant's Signature	Applicant Name:
Date (DD/MM/YY):	Position: