

Cyber and Data Security Proposal Form

QBE Insurance (Singapore) Pte Ltd



Your business

Name(s) in full of all entities to be insured

 Email

Websites www.
 www.
 www.
 www.

Please list the locations from which you conduct business including overseas domiciled locations:

Commencement date of your business / /

Please provide the following details in respect of your principals or directors:

Name	Qualifications	Year qualified	Years practicing as principal	
			This firm	Previous firm
		/ /		
		/ /		
		/ /		
		/ /		

Business details

Please detail the sector in which your business operates and describe the operations performed by your business.

Please supply total numbers of

Partners / principals / directors
 Professional staff
 Consultants
 System analysts / designers

Programmers
 Sales & marketing
 Administration / supports
 Other (please specify)
Total

In the past five(5) years

- (a) Has the name of the business changed? Yes No
- (b) Have you purchased or merged with any other business? Yes No
- (c) Have you sold or demerged from any other business? Yes No
- (d) Do you require cover for any subsidiary, joint venture or associated company? Yes No
- (e) Do you expect any significant change to your operations or the development and release of new services/products over the next twelve (12) months? Yes No

If 'yes' to any of the above, please supply details:

Financial details

Please supply details of your total revenue (include fee income, net profit/loss (before tax), gross wage roll) from the countries in which you conduct business:

Country	Currency	Revenue last financial year	Revenue current financial year (forecast)	Revenue next financial year (forecast)
Total				

Please provide the percentage of total gross revenue that is assigned to the IT budget:

Please provide the percentage of gross revenue derived from e-commerce:

Please state the approximate percentage of your activities (based on revenue current financial year-forecast) applicable to each region:

Asia	Australia	USA/Canada	Europe	Rest of the world	Total
%	%	%	%	%	%

IT operations

Which management positions are assigned within your organisation? (Please tick where appropriate)

Chief information officer	<input type="checkbox"/>	IT director	<input type="checkbox"/>	IT manager	<input type="checkbox"/>
Chief risk officer	<input type="checkbox"/>	IT/information security manager	<input type="checkbox"/>	Chief information security officer	<input type="checkbox"/>
Chief privacy officer	<input type="checkbox"/>	Chief compliance officer	<input type="checkbox"/>	Other/additional	<input type="checkbox"/>

Please provide numbers of:

Computer users: Servers: PC's: Portables (laptops, smartphones etc): Physical server locations:

Please confirm which (if any) of your IT functions are outsourced:

	In-house	Partially outsourced	Totally outsourced	To what level are you indemnified by the outsourcer?	Outsourcing vendor (please provide names)
IT services support	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Infrastructure - telecoms	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Infrastructure - network	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Business applications	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Website hosting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>

IT operations (continued)

Please detail your risk management of third-party IT vendors (please tick where appropriate)

	Always undertaken	Ad-hoc basis	Never undertaken
Data security due diligence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Audits performed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Contract requires security incident to be reported to you	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Controls

Do you have a governance framework/policy supporting a consistent and structured approach to information security?

Yes

No

Are all staff regularly updated on security best practice and the latest applicable privacy, data and security legislation?

Yes

No

Please detail your training processes for staff in respect of potential cyber threats and fraud:

Have you conducted a vulnerability scan and/or penetration test in the last 12 months? (If any areas of concern were highlighted, please detail how these were/are to be addressed):

Do you carry out background screening on:

	Yes	No	Working towards
Staff with access to personally identifiable information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Staff with privileged systems access	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Please provide further details in the box below:

Please detail the checks for the authorisation of payments above US\$3,000 to third-parties:

Controls (continued)

Please provide details of your system controls:

- (a) Are there restrictions on staff's ability to download and install software? Yes No
- (b) Are there restrictions on staff's access to confidential data dependent on their position in your company? Yes No
- (c) Is a central risk log in place for all cyber-incidents? Yes No
- (d) Does your system have anti-malware, firewall protection and automatic virus scans of computer systems? Yes No
- (e) Do you undertake regular intrusion detection and user activity monitoring? Yes No
- (f) Do you monitor networks in real-time for possible intrusions or abnormalities? Yes No

If 'no' to any of the above, please provide details:

Business impact

If a business critical cyber-incident were to occur (a hacking event preventing the use of critical business systems for example), how long would it be before you were to suffer a loss of net profit?

- | 48 hours+ | Between
24-48 hours | Between
12-24 hours | Between
1-12 hours | < 1 hour |
|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

How much net profit per day would you expect to lose if such a cyber-incident were to occur?

Do you employ the following (for the purposes of network interruption/privacy breach):

- (a) An incident response plan or disaster recovery plan Yes No
- (b) A business continuity plan Yes No
- If yes, has either of these plans been tested in the last 12 months? Yes No
- (c) A manual workaround to mitigate loss in the event of network outage? Yes No
- (d) Daily backup of sensitive data Yes No
- If yes, are backups stored in an off-site location? Yes No
- (e) Fail-over to a "hot site" in the event your main hosting site goes down (owned or third party) Yes No

What is your expected recovery time after suffering a cyber-incident or experiencing downtime of critical business systems?

- | 48 hours+ | Between
24-48 hours | Between
12-24 hours | Between
1-12 hours | Immediately |
|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Please detail your deletion/destruction procedures for data including limits on time held on systems:

Please provide details of your patching policy including testing and the ability to roll back to previous versions:

Use, storage and protection of personal data

Please provide details of personal data stored and/or processed in the table below (please note that employee records should be separately outlined in the final row of the table):

	Stored on system *Including cloud storage (please answer yes/no)		Number of records stored	Processed annually (please answer yes/no)		Number of records processed	Are these records encrypted?	
Basic information (names, addresses etc)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Government document numbers (drivers licence number, passport number etc)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Financial account information (account numbers, sort-codes, credit/debit card numbers etc)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Health records	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Employee records including previous employees (if still held)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No

What is the highest proportion of data stored in any one location?

Do you segregate critical data (financial account information, health records etc.) in an isolated environment?

Do you sell/share confidential data (including PII) to/with third-parties (please tick)?

Sell Share

If so, is this expressly stated in the contracts/terms and conditions of those individuals whose data is sold or shared?

Yes No

Where confidential data is sold and/or shared with a third-party, do they indemnify you for their unauthorised use of this information?

Yes No

Do you store personally identifiable records in respect of US residents?

Yes No

Encryption and regulation

Please tick where appropriate to illustrate your encryption processes:

	Always encrypted	Sometimes encrypted	Never encrypted
Laptops, tablets & smart phones	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Removable media (USB sticks, CD's etc)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E-mails and defined folders on the system	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Please detail encryption methods in place for confidential data, if none, please detail any processes in place to protect held data (e.g. encrypted or tokenised):

Please detail your level of compliance with the Payment Card Industry (PCI) data standards:

Level 1 Level 2 Level 3 Level 4 Non compliant

Which other industry standards are you compliant with?

ISO 27001

Other (please detail)

Online communications

Please complete the table below outlining controls of online communications including social media and websites:

	Standard practice	Ad-hoc basis	Not practiced	N/A
User generated content monitored (including chat rooms, bulletins etc)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Permission from third parties to use their content	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Procedures in place to flag and remove inappropriate content	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Legal review of content published online	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Do you operate any external facing platforms which are used by customers?

Yes No

Previous insurance

Do you currently purchase cyber insurance?

Yes No

If YES, please confirm:

Name of insurer:

Renewal date:

Limit of indemnity:

Excess:

Premium:

Have you ever been refused this type of insurance, had special terms imposed by insurers or had a similar insurance cancelled?

Yes No

If YES, please provide full details:

Your insurance requirements

Cover	Currency	Limit of Indemnity	Excess/Deductible
Third party cover			
Section 1 - Cyber, data security and multimedia cover			
First party cover			
Section 2 - Data breach notification costs cover			
Section 3 - Information and communication asset rectification costs cover			
Section 4 - Regulatory defence and penalty costs cover			
Section 5 - Public relations costs cover			
Section 6 - Forensics costs cover			
Section 7 - Credit monitoring costs cover			
Section 8 - Cyber business interruption cover			
Section 9 - Cyber extortion cover			

Claims & circumstances

Within the last 5 years have you sustained any systems intrusion, tampering, virus or malicious code attack, loss of data, loss of portable media, hacking incident, extortion attempts, data theft or similar?

Yes No

Within the last 5 years have you received any claims or complaints with respect to allegations of invasion of or injury to privacy, identity theft, theft of information, breach of information security, content infringement or been required to provide notification to individuals due to an actual or suspected disclosure of personal information?

Yes No

If 'Yes', please provide details:

Have you ever suffered a business outage that has lasted more than 6 hours?

Yes No

If 'Yes', please provide details including date of claim and amounts paid or reserved by insurers and/or details of any business outages suffered:

If 'Yes', what steps have been taken to prevent a reoccurrence:

Are there any potential claim(s) or circumstance(s) that are likely to give rise to a claim or loss against your company that would fall within the scope of this insurance?

Yes No

If 'Yes', please provide details including estimated cost of claim/loss:

Have you been involved in any dispute or arbitration concerning products, services or intellectual property rights?

Yes No

Have you sustained any loss from the suspected dishonesty or malice of any employee?

Yes No

If 'Yes' to any of the above, please provide details below:

Summary of cyber coverage

Section 1 - Cyber, data security and multimedia cover

- 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 withdraw or alter data or images or other website content as a result of a court order or to mitigate a claim
- The costs to replace or restore documents discovered by the insured to be lost, damaged or destroyed
- Compensation costs arising as a result of directors, partners and employees attending court in connection with a covered claim
- Defence costs

Section 2 - Data breach notification costs cover

- 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 centre services to respond to enquiries and queries following a notification communication

Section 3 - Information and communication asset rectification costs cover

- 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

Section 4 - Regulatory defence and penalty costs cover

- 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

Section 5 - Public relations costs cover

- 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

Section 6 - Forensics costs cover

- 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

Section 7 - Credit monitoring costs cover

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

Section 8 - Cyber business interruption cover

- 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

Section 9 - Cyber extortion cover

- 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

Declaration

I the undersigned, after enquiry declare as follows:

1. I am authorised by each of the other entities to be insured to complete this proposal form.
2. I have read and understood the notice to the proposed insured at the back of the proposal form.
3. I have read this proposal form and the accompanying documents and acknowledge the contents of same to be true and complete.
4. 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.

I have read and understood the Personal Information Collection Statement attached to this Proposal Form.

I would like to receive information about goods and services of QBE SG or their affiliates via email and/or phone. Yes No

Name of business

Signed: Partner, principal or director

Date

Personal Information Collection Statement

In relation to the personal data collected by QBE Insurance (Singapore) Pte. Ltd. ("QBE SG"), I/We agree and acknowledge that:

- a) the personal data requested is necessary for QBE SG to process your application for insurance or claim and any such data not provided may mean this application or claim cannot be processed;
- b) the personal data collected in this form may be used by QBE SG for the purposes stated in its Privacy Policy found at <https://www.qbe.com/sg/privacy-policy>. These include underwriting and administering the insurance policy being applied for (including obtaining reinsurance, underwriting renewals, claim processing, investigation, payment and subrogation and any related purposes);
- c) QBE SG may transfer the personal data to the following classes of persons (whether based in Singapore or overseas) for the purposes identified in (b) above:
 - i. third parties providing services related to the administration of my/our policy (including reinsurance);
 - ii. financial institutions for the purpose of processing this application and obtaining policy payments;
 - iii. in the event of a claim, loss adjustors, assessors, third party administrators, emergency providers, legal services providers, retailers, medical providers and travel carriers;
 - iv. another member of the QBE group (for all of the purposes stated in (b)) in any country; or
 - v. other parties referred to in QBE's Privacy Policy for the purposes stated therein;
- d) I/We may gain access to, or request correction of my/our personal data (in both cases, subject to a reasonable fee), via email or post at:
QBE Insurance (Singapore) Pte. Ltd.
Address: 1 Wallich Street, #35-01, Guoco Tower, Singapore 078881
Email: info.sing@qbe.com
- e) that where I/We are providing personal data on behalf of another person to QBE SG, I/We have obtained consent from the other person who have agreed that their personal data will be released to QBE SG in accordance with paragraphs (a), (b) and (c) above.

QBE Insurance (Singapore) Pte Ltd

Part of QBE Insurance Group Unique Entity No. 198401363C

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