

CYBER SECURITY LIABILITY APPLICATION - MONTANA

COVERAGES E., F., AND G. ARE CLAIMS MADE AND REPORTED COVERAGES.

DEFENSE WITHIN LIMITS: CLAIM EXPENSES UNDER COVERAGES E., F., AND G. ARE INCLUDED WITHIN THE AVAILABLE LIMIT OF INSURANCE. THE LIMIT OF LIABILITY AVAILABLE TO PAY SETTLEMENTS OR JUDGMENTS WILL BE REDUCED, AND MAY BE EXHAUSTED, BY DEFENSE EXPENSES.

PLEASE READ THE ENTIRE POLICY CAREFULLY.

Certain terms have specific meaning as defined in the policy form and noted in **bold**. Throughout this Application the words "you" and "your" refer to the **Named Insured** shown in the Declarations, and any other person or organization qualifying as a **Named Insured** under the proposed policy.

SECTION I – GENERAL INFORMATION

Name of Applicant:

Address:

City:

State:

Zip:

Telephone:

Website: www.

Risk Management Contact:

Risk Management Email:

Please provide a brief description of operations:

Please list all subsidiaries for which coverage is requested under this policy:

To enter more information, please use the Additional information page attached to this application.

	US / Canada	Other Countries	Total
Total number of employees			
Annual sales or revenue	\$	\$	\$
Annual revenue from online sales or services	\$	\$	\$

- Do you collect, store or process any of the following types of Personally Identifiable Information (PII)? Yes No
Please check all that apply:

Bank Account Information	Protected Health Information / Medical Records
Credit Card Numbers	Social Security Numbers
Driver's License Information	Other: (please specify)
- Please estimate the total number of Personally Identifiable Information records held:

SECTION II - COVERAGE SELECTION

CURRENT CARRIER	EXPIRATION DATE	ANNUAL PREMIUM	LIMITS	DEDUCTIBLE	RETROACTIVE DATE
		\$	\$	\$	
Insuring Agreement		Requested Limit		Requested Deductible	
A. Loss of Digital Assets		\$		\$	
B. Non-Physical Business Interruption & Extra Expense		\$		(N/A – Time Retention Applies)	
C. Cyber Extortion Threat		\$		\$	
D. Security Event Costs		\$		\$	
E. Network Security & Privacy Liability		\$		\$	
F. Employee Privacy Liability		\$		\$	
G. Electronic Media Liability		\$		\$	
H. Cyber Terrorism Coverage		\$		\$	

SECTION III - LOSS EXPERIENCE

(Explain any "Yes" responses, including corrective actions and damages incurred on the ADDITIONAL INFORMATION page below)

- | | | |
|---|-----|----|
| 1. During the past three (3) years whether insured or not, have you sustained any losses due to unauthorized access, unauthorized use, virus, denial of service attack, electronic media liability, data breach, data theft, fraud, electronic vandalism, sabotage or other similar electronic security events? | Yes | No |
| 2. Within the past three (3) years, have you experienced any network related business interruption exceeding eight (8) hours other than planned maintenance? | Yes | No |
| 3. During the last three (3) years, has anyone alleged that you were responsible for damage to their computer system(s) arising out of the operation of your computer system(s)? | Yes | No |
| 4. During the last three (3) years, have you received a complaint or other proceeding (including an injunction or other request for non-monetary relief) arising out of intellectual property infringement, copyright infringement, media content, or advertising material? | Yes | No |
| 5. During the last three (3) years, has anyone made a demand, claim, complaint, or filed a lawsuit against you alleging invasion of, or interference with rights of privacy, or the inappropriate disclosure of personally identifiable information (PII)? | Yes | No |
| 6. During the last three (3) years, have you been the subject of an investigation or action by any regulatory or administrative agency for privacy-related violations? | Yes | No |
| 7. Are you aware of any circumstance that could reasonably be anticipated to result in a claim being made against you for the coverage being applied for? | Yes | No |

SECTION IV – RISK CONTROLS

- | | | |
|--|-----|----|
| 1. Do you have a firewall?
a. How often do you review the rules within the firewalls?
b. When was the last time a rule was removed / deactivated? | Yes | No |
| 2. Do you require your Information Technology Department or outsourced third party vendors/providers to adhere to a software update process, including software patches and anti-virus software definition upgrades? | Yes | No |
| 3. Do you perform virus scans of emails, downloads, and portable devices? | Yes | No |
| 4. Do you restrict access to sensitive client, customer, employee or other third party information? | Yes | No |
| 5. Do you have a process for managing user accounts, including the timely revocation of access for terminated employees and the removal of outdated accounts? | Yes | No |

6. Do you have physical security controls in place to restrict access to your computer systems and sensitive paper records? Yes No
7. Do you have role-based controls or other procedures that address user access to critical and sensitive computer systems, applications, or records? Yes No
8. Do you have a written business continuity/disaster recovery plan that includes procedures to be followed in the event of a disruptive computer or network incident? Yes No
9. Are system back-up and recovery procedures tested for all mission-critical systems and performed at least annually? Yes No
10. Do you have a designated individual or group responsible for information security and compliance operations? Please specify below by checking all that apply:
 Risk Management Department
 Chief Information Officer / Chief Information Security Officer
 Other: (please specify)
11. Is all sensitive customer, client and employee data:
 a. encrypted at rest? Yes No
 b. encrypted in transit? Yes No
 c. accessible via mobile devices, laptops or other portable storage media? Yes No
 If yes, are the mobile devices, laptops or other storage media encrypted? Yes No
12. How long would it take to restore your operations after a computer attack or other loss/corruption of data? 0-12 Hours 12-24 Hours 24 Hours
13. Are mission-critical transactions and security logs reviewed periodically for suspicious activity?
 If yes, how frequently? Yes No
14. Have you undergone an information security or privacy compliance evaluation?
 If yes, identify who performed the evaluation, the date it was performed, the type of evaluation, and attach a copy of it. Yes No

Were all recommendations implemented and deficiencies corrected?
 If no, please explain on the ADDITIONAL INFORMATION page) Yes No

15. Do you outsource critical components of your network/computer system or internet access/presence to others? Yes No

If yes, check all that apply and name the service provider for each category:

TECH-RELATED SERVICE			
Internet Service Provider	Backup, co-location and data recovery	Financial Services and Payment Processing	Other: "cloud", ASP, SAAS, Etc.
Comcast	AT & T	ADP	Amazon
Verizon	Mozy	Authorize.net	Microsoft
Time Warner	HP	Blackbaud	Google
AT & T	IBM	BA Merchant Services	Go Daddy
Optimum / Cablevision	Iron Mountain	First Data	IBM
Cox	Rackspace	Fiserv	Media Temple
Century Link	Sunguard	Global Payments	Endurance/Bluehost
Windstream	TierPoint	Heartland	Rackspace
Charter	In House	Metavente	Akamai
Road Runner	Other:	Paymentech	Verizon
Level 3		Paypal	SoftLayer

Other:	Other:	Square	HostGator
		Stripe	VMWare/Dell/EMC
		Verisign	Salesforce
		Other:	Other:

- | | | | |
|-----|---|-----|----|
| 16. | Do you have a program in place to periodically test your data security controls? | Yes | No |
| 17. | Do you have written contracts in place to enforce your information security policy and procedures with third party service providers? | Yes | No |
| 18. | Do such contracts contain hold harmless or indemnification clauses in your favor? | Yes | No |
| 19. | Do you audit all vendors and service providers who handle or access your data and require them to have adequate security protocols? | Yes | No |
| 20. | Do you have a document destruction and retention policy? | Yes | No |
| 21. | Do you monitor your network in real time to detect possible intrusions or abnormalities in the performance of the system? | Yes | No |

SECTION V – PRIVACY CONTROLS

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|----|---|-----|----|-----|
| 1. | Have you achieved compliance with the following: (check all that apply) | | | |
| | PCIDSS (Payment Card Industry Data Security Standard) | Yes | No | N/A |
| | GLBA (Gramm-Leach-Bliley Act) | Yes | No | N/A |
| | HIPAA (Health Insurance Portability and Accountability Act) | Yes | No | N/A |
| 2. | Does your hiring process include the following for all employees and independent contractors (check all that apply): | | | |
| | Drug testing | | | |
| | Criminal background checks | | | |
| | Educational background | | | |
| | Work history checks | | | |
| | Credit history checks | | | |
| | Other (specify): | | | |
| 3. | Do you have a current enterprise-wide computer network and information security policy that applies to employees, independent contractors, and third-party vendors? | Yes | No | |
| | If yes, is the information published within the company (e.g. corporate intranet, employee handbook, etc.)? | Yes | No | |
| 4. | Are all employees periodically instructed on their specific job responsibilities with respect to information security, such as the proper reporting of suspected security incidents? | Yes | No | |
| 5. | Do you have a formal written privacy policy? | Yes | No | |
| | If yes, has the policy been reviewed and approved by legal counsel? | Yes | No | |
| 6. | Are your information systems and supporting business procedures prepared to honor customer preferences concerning the opt-out of sharing of non-public, personal information to non-affiliated third parties? | Yes | No | |
| 7. | Do you require the transmission of personal customer information such as credit card numbers, contact information, etc., as part of your internet-based services? | Yes | No | |

SECTION VI – MEDIA LIABILITY CONTROLS

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|----|---|-----|----|
| 1. | Do you have a process to review content or materials (including meta tags) before they are published, broadcasted, distributed, or displayed on your website for the following: | | |
| | Defamation (Slander or Libel)? | Yes | No |
| | Right to privacy or publicity? | Yes | No |
| | Copyright, trademark or domain name? | Yes | No |
| 2. | Have your products or services been the subject of copyright, patent or trademark infringement allegations? | Yes | No |

- | | | |
|--|-----|----|
| 3. Does your organization use social media? | Yes | No |
| a. Do you monitor postings? | Yes | No |
| b. Are there formal procedures for complaints? | Yes | No |
| c. Is content reviewed by legal counsel? | Yes | No |

FRAUD STATEMENT AND SIGNATURE SECTIONS

The Undersigned states that he/she is an authorized representative of the Applicant and declares to the best of his/her knowledge and belief and after reasonable inquiry, that the statements set forth in this Application (and any attachments submitted with this Application) are true and complete and may be relied upon by Company * in quoting and issuing the policy. If any of the information in this Application changes prior to the effective date of the policy, the Applicant will notify the Company of such changes and the Company may modify or withdraw the quote or binder.

The signing of this Application does not bind the Company to offer, or the Applicant to purchase the policy.

*Company refers collectively to Philadelphia Indemnity Insurance Company and Tokio Marine Specialty Insurance Company.

FRAUD NOTICE STATEMENTS

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS THAT PERSON TO CRIMINAL AND CIVIL PENALTIES (IN OREGON, THE AFOREMENTIONED ACTIONS MAY CONSTITUTE A FRAUDULENT INSURANCE ACT WHICH MAY BE A CRIME AND MAY SUBJECT THE PERSON TO PENALTIES). (IN NEW YORK, THE CIVIL PENALTY IS NOT TO EXCEED FIVE THOUSAND DOLLARS (\$5,000) AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION). (NOT APPLICABLE IN AL, AR, AZ, CO, DC, FL, KS, LA, ME, MD, MN, NM, OK, PA, RI, TN, VA, VT, WA AND WV).

APPLICABLE IN AL, AR, AZ, DC, LA, MD, NM, RI AND WV: ANY PERSON WHO KNOWINGLY (OR WILLFULLY IN MD) PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY (OR WILLFULLY IN MD) PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES OR CONFINEMENT IN PRISON.

APPLICABLE IN COLORADO: IT IS UNLAWFUL TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES, DENIAL OF INSURANCE AND CIVIL DAMAGES. ANY INSURANCE COMPANY OR AGENT OF AN INSURANCE COMPANY WHO KNOWINGLY PROVIDES FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO A POLICYHOLDER OR CLAIMANT FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE POLICYHOLDER OR CLAIMANT WITH REGARD TO A SETTLEMENT OR AWARD PAYABLE FROM INSURANCE PROCEEDS SHALL BE REPORTED TO THE COLORADO DIVISION OF INSURANCE WITHIN THE DEPARTMENT OF REGULATORY AGENCIES.

APPLICABLE IN FLORIDA AND OKLAHOMA: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY (IN FL, A PERSON IS GUILTY OF A FELONY OF THE THIRD DEGREE).

APPLICABLE IN KANSAS: AN ACT COMMITTED BY ANY PERSON WHO, KNOWINGLY AND WITH INTENT TO DEFRAUD, PRESENTS, CAUSES TO BE PRESENTED OR PREPARES WITH KNOWLEDGE OR BELIEF THAT IT WILL BE PRESENTED TO OR BY AN INSURER, PURPORTED INSURER, BROKER OR ANY AGENT THEREOF, ANY WRITTEN, ELECTRONIC, ELECTRONIC IMPULSE, FACSIMILE, MAGNETIC, ORAL, OR TELEPHONIC COMMUNICATION OR STATEMENT AS PART OF, OR IN SUPPORT OF, AN APPLICATION FOR THE ISSUANCE OF, OR THE RATING OF AN INSURANCE POLICY FOR PERSONAL OR COMMERCIAL INSURANCE, OR A CLAIM FOR PAYMENT OR OTHER BENEFIT PURSUANT TO AN INSURANCE POLICY FOR COMMERCIAL OR PERSONAL INSURANCE WHICH SUCH PERSON KNOWS TO CONTAIN MATERIALLY FALSE INFORMATION CONCERNING ANY FACT MATERIAL THERETO; OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO.

APPLICABLE IN KENTUCKY: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSONS FILES AN APPLICATION FOR INSURANCE CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME.

APPLICABLE IN MAINE, TENNESSEE, VIRGINIA AND WASHINGTON: IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES OR A DENIAL OF INSURANCE BENEFITS.

APPLICABLE IN PENNSYLVANIA: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

APPLICABLE IN NEW YORK: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SHALL BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE STATE VALUE OF THE CLAIM FOR EACH SUCH VIOLATION.

NAME (PLEASE PRINT/TYPE)

TITLE
(MUST BE SIGNED BY THE PRESIDENT, CHAIRMAN, CEO OR EXECUTIVE DIRECTOR)

SIGNATURE

DATE

SECTION TO BE COMPLETED BY THE PRODUCER/BROKER/AGENT

PRODUCER
(If this is a Florida Risk, Producer means Florida Licensed Agent)

AGENCY

PRODUCER LICENSE NUMBER
(If this is a Florida Risk, Producer means Florida Licensed Agent)

ADDRESS (STREET, CITY, STATE, ZIP)

ADDITIONAL INFORMATION

This page may be used to provide additional information to any question on this application. Please identify the question number to which you are referring.

Signature

Date