

IMPORTANT NOTES: For purpose of the *Insurance Companies Act (Canada)*, this document was issued in the course of St. Paul Fire and Marine Insurance Company's insurance business in Canada.

Please attach copies of your standard contracts and agreements, most current audited or annual financial statements, and any other information that will better help us analyze and price your insurance coverage. The information provided in this Application is the basis upon which a policy may be subsequently issued. All information provided in this Application forms part of any policy effected pursuant to completion of such section.

Please complete all questions. Indicate "N/A" if a question is not applicable. If additional space is needed to properly address certain questions, please use the "Additional Comments" at the end of this Application or attach additional sheets on your company letterhead with the details. Throughout this Application, "you" or "your" means the Applicant identified in all parts of the Application.

PART I: GENERAL INFORMATION

The following questions apply to all coverages requested.

SECTION A: GENERAL INFORMATION

1. Insured Name: _____
2. Mailing Address of First Named Insured (including postal code): _____

3. Please list all mergers, acquisitions, or divestitures **within the past year**, including dates and whether you acquired or retained assets, liabilities or both for each transaction.

4. Did your due diligence include the following:
 - Review of prior and pending litigation? Yes No
 - Evaluation of all outstanding contracts or service agreements to be included as part of transaction? Yes No
 - Analysis of Intellectual Property Rights, including any 3rd party interest in or liens on these rights? Yes No

SECTION B: COVERAGE REQUESTED

1. **Commercial General Liability:**
Limit Requested:
Deductible Requested:
2. **Coverage Requested:**
Please select one or any of these Cybertech+ Liability Protection coverages
 - Technology Errors and Omissions Liability Protection
 - Network and Information Security Liability Protection
 - Communications and Media Liability Protection
 Limit of Coverage Requested:
Deductible Requested:

SECTION C: COMPLAINTS, CLAIMS OR SUITS

1. Within the past twelve (12) months, have you ever received any complaint concerning the products or services provided by you or independent contractors working on your behalf? Yes No
If "Yes", please provide details of the complaint, including how your company responds to these types of complaints:

2. Within the past twelve (12) months, have you received a complaint concerning the content of your website or customer website (including bulletin boards or chatrooms), e-mail, or internet service pertaining to:
- Disparagement, libel or slander Yes No
 - Infringement of copyright, title, slogan, trademark, trade name, trade dress, service mark or service name Yes No
 - Unauthorized use of advertising material, slogan or title of others Yes No
 - Plagiarism or unauthorized use of material of others Yes No
 - Failure to protect the private or confidential information of others Yes No
 - Failure to prevent transmission of a computer virus Yes No
 - Failure to provide access to any third party. Yes No
- If "Yes", to any of the above, please provide details of the complaint, including how your company responds to these types of complaints: _____
3. Within the past twelve (12) months, have you sued any customers for non-payment of fees? Yes No
 If "Yes", please provide details: _____

SECTION D: REVENUES

***Revenue** means the gross income of a nonprofit or for-profit entity. Examples of revenue include sources such as:

- sales, receipts, fees, commissions;
- donations, contributions, dues, grants received by nonprofit and membership organizations; and
- any other type of income of nonprofit or for-profit entities.

Revenue does not include investment income, intra-entity revenue, and returns from overpayment of taxes.

Source(s) of Revenue*	Current Annual Revenue as of _____ MM/YYYY	Projected Annual Revenue
Total Canadian Revenue	\$	\$
Total U.S. Revenue	\$	\$
Total Foreign Revenue	\$	\$
Total Revenue	\$	\$

1. Please list the countries which account for your foreign revenue and the percentage breakdown of income derived from each:
- _____
- _____

2. Employee Information:

	# of Employees	Current Payroll	
Canadian Employees:		\$	
U.S. Employees:		\$	List countries which account for your foreign employees
Foreign Employees:		\$	

SECTION E: YOUR TECHNOLOGY BUSINESS ACTIVITIES

1. Please provide the current percentage of revenues for all activities that apply:

Application Service Provider (ASP):	___%	Retail Sales of hardware and/or software:	___%
Contract Programming:	___%	Sales of pre-packaged software of others:	___%
Consulting/training:	___%	Systems consulting, analysis and design:	___%
Custom Software Development:	___%	Systems security software, hardware or services:	___%
Data processing Services: Including maintenance, support and warehousing	___%	Telecommunications products or services:	___%
Disaster Recovery Services:	___%	Value added resale and distribution:	___%
ERP, CRM, Supply Chain or similar software and services:	___%	Web Site Administration/Website Hosting:	___%
Hardware Sales or Services:	___%	Web Site Developer:	___%
Integration Services:	___%	Wholesale, distribution or manufacturers representatives:	___%
Internet Service Provider or Online Service Provider:	___%	Please provide description of products:	___%
Manufacturing of hardware, software or related products:	___%	_____	
Pre-packaged software development:	___%	Other: _____	___%

2. Has there been any material change over the past year to the principal market(s) for your product or services? Yes No
If "Yes", please describe: _____

3. What new products or services are to be released within the next twelve (12) month period?

4. Do you anticipate any changes to your business activities within the next two (2) years?
If "Yes", please describe: _____

5. Have any products, services or operations been discontinued or recalled within past twelve (12) months? Yes No
If "Yes", please describe: in detail which products/services were discontinued or recalled, including procedures for informing customers: _____

PART II: TECHNOLOGY ERRORS AND OMISSIONS LIABILITY

****TO BE COMPLETED ONLY IF YOU ARE REQUESTING THIS COVERAGE.**

IMPORTANT NOTE: Technology Errors and Omissions is provided on a claims-made and reported basis. Where legal and applicable, defence expenses are included within the limits of coverage.

1. Please provide details of the three (3) largest contracts, projects or licensing agreements:

Customer Type/Name	Length of Contract (months)	Project/Services/ Products Provided	Revenue
1.			\$
2.			\$
3.			\$

2. Do you require written contracts with all customers? Yes No
3. Within the past year, have the provisions in your standard contracts with customers changed? Yes No
If yes, please attach a copy of your current standard contracts with customers.
4. Within the past year, have you negotiated contracts with customers where you accept liability for consequential damages? Yes No
If "Yes", please explain when and how often: _____

5. Within the past year, have there been any changes in your systems development methodology or quality control procedures? Yes No
If "Yes", please describe: _____

PART III: COMMUNICATION AND MEDIA LIABILITY COVERAGE

****TO BE COMPLETED ONLY IF YOU ARE REQUESTING THIS COVERAGE.**

IMPORTANT NOTE: Communications and Media Liability Protection is provided on a claims-made and reported basis. Where legal and applicable, defence expenses are included within the limits of coverage.

Please check all that apply for your current and projected business activities.	Current %	Within 2 years	Target Market(s) Please describe:
a) Access or Presence: Informational or advertising website for your business or the ability to send/receive e-mails, transfer files or browse the Internet:	%	%	
b) Communications: Internet Service Providers, Access Service Providers, On-line Service Providers:	%	%	
c) Electronic Commerce: Ability to order, buy or sell products or services over the Internet, including advertising of others on your website for a fee:	%	%	
d) Collaboration: Private communication networks or any extranet activities including providing systems resources to others:	%	%	
e) Data Storage: Including digital asset management and digital rights management software and services:	%	%	
f) Hosting: Hosting services provided to third parties, including public bulletin boards or chatrooms:	%	%	
g) Security: Consulting, assessments, installation or maintenance:	%	%	
h) Website design, development or maintenance for others: Including the development of e-commerce solutions for others:	%	%	
i) Other, please describe: _____	%	%	

INTELLECTUAL PROPERTY PROCEDURES

1. Does your intellectual property procedures including the following:
- a. Obtain appropriate written permission to use material, images and/or content of others used by you or created by you? Yes No N/A
 - b. Internal audit of each operating department to ensure that Intellectual Property rights are being properly secured and that due diligence procedures are being followed? Yes No N/A
 - c. Obtain agreements with outside developers or consultants to include provisions granting you ownership of the Intellectual Property rights incorporated into any work that you provide or is done for you or on your behalf? Yes No N/A
 - d. Require employees and independent contractors/subcontractors to sign a statement that they will not use previous employers' or clients trade secrets or other Intellectual Property? Yes No N/A
 - e. Obtain written permission of any website you link to or frame? Yes No N/A
 - f. On websites you have designed or have responsibility for, do you have inclusion of disclaimers as to the content of others? Yes No N/A
 - g. On websites you have designed or have responsibility for, do you review or monitor the content of those websites for possible infringement of Intellectual Property? Yes No N/A
 - h. With respect to employees, independent contractors/subcontractors to ensure that they are not authorized to modify or publish corporate materials which have not been screened? Yes No N/A
 - i. Obtain clearance from outside or in-house legal counsel before products and/or services are released? Yes No N/A
 - j. Conduct a search to ensure that your products/services do not violate any Intellectual Property? Yes No N/A
 - k. Do you have a formal written policy or procedures in place to address any infringement? Yes No N/A
 - l. Do you incorporate any software or products designed by others into your designs? Yes No N/A
- If "Yes" to above, do you always obtain a licence to do so?* Yes No

***Note:** If any of the above questions were answered "N/A", not applicable, please provide an explanation below:

PART IV: NETWORK AND INFORMATION SECURITY LIABILITY

****TO BE COMPLETED ONLY IF YOU ARE REQUESTING THIS COVERAGE.**

IMPORTANT NOTE: Network and Information Security Liability is provided on a claims-made and reported basis. Where legal and applicable, defence expenses are included within the limits of coverage.

1. Have there been any material changes over the past year in the products or services you or any of your subsidiaries provide through your website or a private communication network? Yes No

If "Yes", please describe: _____

2. Within the last year, have you collected and/or stored private or confidential information of others through your website or private communication network (such as: money and securities; intellectual property assets; employee information; credit card information; employee, customer or business partner information)? Yes No

If "Yes", please describe the type of information: _____

3. Within the last year, have you shared any customer information with outside parties (including subsidiaries or affiliates) or have you sold any customer information to outside parties (including subsidiaries or affiliates)? Yes No

If "Yes", please describe such information and with whom you share it: _____

4. Please describe any changes made to your network security policy in the last twelve (12) months: _____

5. Is private, sensitive or confidential information of others stored on your server(s) or portable communications equipment encrypted? Yes No

ADDITIONAL COMMENTS (Attach additional sheets if required)

DECLARATIONS AND PRIVACY STATEMENT

This Application is not a representation that coverage does or does not exist for a particular claim or loss, or type of claim or loss, under any insurance policy issued by St. Paul Fire and Marine Insurance Company. Whether coverage exists or does not exist for a particular claim or loss under such policy depends on the facts and circumstances involved in the claim or loss and all applicable policy wording.

The undersigned is an authorized representative of the prospective Named Insured and certifies that reasonable inquiry has been made to obtain the answers to these questions. He or she certifies that the answers are true, correct and complete to the best of his/her knowledge and belief.

Where information has been provided about an individual(s), the undersigned confirms he or she has consent to disclose that information. The undersigned acknowledges that without this consent and his or her confirmation of consent, St. Paul Fire and Marine Insurance Company would not be able to consider this Application or submission.

It is agreed that we may collect information about individuals in the course of considering the Application and submission and if we issue a policy, we may collect personal information in the course of conducting our relationship with you. Such personal information will be processed for the purpose of underwriting your coverage, managing any policy issued, providing risk management advice and administering claims. We may pass such information on to our reinsurers, legal advisors, loss adjusters or agents for these and other purposes associated with the insuring agreement.

Signing this Application shall not constitute a binder or obligate St. Paul Fire and Marine Insurance Company to provide Technology Errors and Omissions Liability Protection or Communications and Media Liability or Network and Information Security Liability but it is agreed that this Application shall be the basis upon which a Policy may be issued. All information provided in this Application forms part of any policy effected pursuant to completion of such section.

Applicant's Signature

Title

Date

Broker/Agent Signature

City

Date