



TECHNOLOGY - SMALL BUSINESS SUPPLEMENTAL NETWORK AND INFORMATION SECURITY LIABILITY

IMPORTANT NOTE: 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.

SECTION A: COVERAGE REQUESTED

Network and Information Security Liability Protection (claims-made and reported) – Limit Required

\$100,000 \$250,000 \$500,000

Security Breach Notification Expenses – Limit Required

Not Required \$10,000 \$25,000

SECTION B: INSURANCE

1. If you currently have insurance for Network and Information Security Liability, please provide the following information:

| Expiry Date | Insurer | Limit | Deductible | Premium | Retroactive Date |
|-------------|---------|-------|------------|---------|------------------|
| | | \$ | \$ | \$ | |

2. Please advise the date your first purchased Network and Information Security Liability: _____

3. Have you had continuous and uninterrupted coverage since this date? Yes No

4. Have you ever been declined, cancelled or non-renewed for Network and Information Security Liability? Yes No

If "Yes", please provide details: _____

SECTION C: CLAIMS OR SUITS

Please provide your claims experience for the past five (5) years for coverage requested:

| Date | Description | Cost to Settle (Including Legal Fees) |
|------|-------------|---------------------------------------|
| | | \$ |
| | | \$ |
| | | \$ |

SECTION D: YOUR BUSINESS ACTIVITIES ON THE INTERNET (including subsidiaries)

1. Please check all that apply to your website(s).

Information website only provides general information about you, and your products/service. Yes No

Accessible website has log-in capabilities allowing access to secure or restricted content (e.g. accounts, subscriptions, or profiles) and/or allows user to upload or download secure data. Yes No

Transactional website allows orders or purchases using credit card, debit card or bill payment. Yes No

2. Do you provide any of the following products or services through your website or over the Internet? *Please check all that apply.*

Data Processing Internet Service Provider Website Hosting Software Downloads

Network Security Website Development Software Development

Please describe any addition Internet, e-business or e-commerce business operation:

3. Please identify whether you or an outside vendor is responsible for operation of the following aspects of your Internet business activities.

Web Hosting You Vendor Transaction Processing You Vendor

Web Maintenance You Vendor Web Customer Service You Vendor

4. Do your contracts with you vendors for the above services address the following matters:
- Provide you with indemnification for the vendor's misconduct, errors, omission and negligence? Yes No
- Identify the vendor's responsibilities for safeguarding customer and confidential information? Yes No
- Identify the security measures that the vendor will provide or follow? Yes No
5. Do you collect and/or store user-specific, private or confidential information through your website? Yes No
- If "Yes", please describe the types of information:*
- _____
- _____
6. Do you share or sell any customer information with outside parties (including subsidiaries or affiliates)? Yes No
- If "Yes", please describe such information and with whom you share it:*
- _____
- _____
7. Do you collect data about children who use your website? Yes No
- If "Yes", please describe the method you use to obtain parental permission:*
- _____
- _____

SECTION E: SECURITY POLICIES AND PROCEDURES

1. Do you have a written information security policy? Yes No
2. Do you have written procedures governing how you make changes to your information security components or programs? Yes No
3. Do you have a company policy or procedure for the secure care, handling and storage of private, sensitive or confidential information on portable communications devices? Yes No
4. How often do you perform audits to ensure compliance with your privacy policies? _____
- _____
5. Are your employees required to sign an Internet usage policy or statement? Yes No
- If yes, do you require annual (or more frequent) review of those policies or statements?* Yes No
6. Is user-specific, private, sensitive or confidential information stored on your server(s) encrypted? Yes No
7. Is information stored on portable communications equipment, e.g. laptops, PDA's or other portable devices, encrypted? Yes No
8. Is the responsibility for the secure care, handling and storage of private, sensitive or confidential information of others of others addressed in your contracts with your customers? Yes No
9. Is the responsibility for the secure care, handling and storage of private, sensitive or confidential information of others addressed in your contracts with your subcontractors, independent contractors or third party vendors who may have access to or use of this information? Yes No
10. At which points do you run anti-virus software?
- Desktops/laptops Network gateways Mail servers File servers Other: _____
- How often and by what method are virus signatures updated? _____
- Please provide other relevant information describing your computer virus management practices (e.g., virus screening performed by outside party)*
11. Do you have formal procedures in place to report and respond to unauthorized attempts to access your computer systems? Yes No
12. Do you maintain computer network logs and generate exception reports to monitor:
- Unacceptable or restricted transactions? Yes No
- Correcting or reversing entries? Yes No
- Unsuccessful attempts to access restricted information on the site? Yes No

13. Safeguards: Please check all that apply, identifying who provides or maintains the safeguard:
- Intrusion detection software You Vendor
- Vulnerability or penetration testing You Vendor
- Backup and recovery processes You Vendor
14. Please describe your policies and procedures for identifying computer system vulnerabilities and obtaining remedial software patches: _____
- _____
15. Do you have a firewall installed and configured (hardened) to protect your network? Yes No
16. Is a login ID and password (authentication) required to access secure areas of your website? Yes No
17. If your website or communications network were disabled, what is the worst-case scenario to the authorized user who accesses your website or communications network? _____
- _____
- _____

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 Network and Information Security Liability Protection 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