

## Cyber and data Proposal form

The purpose of this proposal form is for us to find out who you are and what you do. It does not oblige either party to enter into a contract of insurance. It is designed for businesses with annual income up to €25,000,000.

All sections of Hiscox CyberClear provide cover on a 'claims made' or 'losses occurring' basis, so only claims made or losses occurring within the period of insurance are covered.

You must read the entire proposal form and sign and date it at the end. This form will be reviewed and approved at Hiscox's discretion prior to inception of coverage.

Please complete this form electronically (you can sign the form via e-signature or printing it out).

In deciding whether to accept the insurance and in setting the terms and premium, we have relied on the information you have given us.

You must:

- give a fair presentation of the risk to be insured by clearly disclosing all material facts and circumstances which you, your senior management and those responsible for arranging this insurance, know or ought to know following a reasonable search; and
- take care by ensuring that all information provided is true, accurate and complete.

### Your business (you)

Proposer's Business Name:

Address:

Eircode:

Website:

Subsidiary companies requiring cover: (EEA or UK domiciled only).

List names and registered addresses here: *(you must own more than 50% of the book value)*

1.

2.

3.

Business description:

Your gross income in the last completed financial year, including above mentioned legal activities. (or estimate for the current year if you are a new business.

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### 2. Statement of fact

**By accepting this insurance and indicating which limit and coverage section you are choosing in the provided tick-boxes you confirm that the facts stated below are true.**

**We have relied on these facts and all the information that you or anyone on your behalf provided, in agreeing to provide this insurance and in setting the terms and premium.**

You must read this document to ensure that all the facts stated below are true, accurate and complete. If any of the facts stated below or any of the information provided to us is not correct or needs to be changed, you must tell us before the start of the period of insurance.

If there are changes to this information during the period of insurance you must tell us. When we are notified of a change we will tell you if this affects your policy. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.

**General statement of fact** – to be answered by all proposers.

- a. You are an Irish registered private company, not listed on any stock market.
- b. You are not a subsidiary of a company whose annual income exceeds €100,000,000.
- c. You do not generate more than 25% of your revenue from the United States of America or Canada.
- d. You do not already buy cyber insurance from Hiscox.
- e. Your business activities do not include any of the following:
  - i. financial institution (including but not limited to banks and buildings societies).
  - ii. gambling company or operator.
  - iii. government department or agency, council, local authority or public body.
  - iv. healthcare or medical provider.
  - v. payment card processor or gateway, payroll processor.
  - vi. social or professional networking site or service; dating site or service.
  - vii. producer, distributor, advertiser or broadcaster of pornography.
  - viii. data warehouse, direct marketer, data aggregator or information broker.
  - ix. mobile application or video game developer or publisher.
  - x. insurer or insurance broker.
  - xi. airlines, airports and air traffic control services.
  - xii. business process outsourcer or call centre;
  - xiii. franchisor or franchisee.
  - xiv. legal services.
  - xv. remotely managing the IT process, functions or infrastructure of another company including but not limited services such as backup and recovery, cloud, IT security, connectivity and/or the ability to remotely access your client's network;
  - xvi. logistics or supply chain management;
  - xvii. operational technologies (OT), including industrial control systems (ICS), distributed control systems (DCS) or SCADA systems.
- f. None of your directors or partners have ever been made bankrupt or insolvent either in a personal capacity or in connection with a business liability.
- g. None of your directors or partners have ever been convicted or charged with a criminal offence other than a conviction spent under the Criminal Justice (Spent Convictions and Certain Disclosures) Act 2016.
- h. You have never had any insurance policy avoided or cancelled.
- i. You are not aware of any matter that is reasonably likely to give rise to any loss or claim, nor have you suffered any loss, nor has any claim been made against you in the last five years that would have been covered by the policy if it were in force.
- j. No regulatory, governmental or administrative action has been brought against you, nor have any investigation or information request concerning any handling of personal data.

**Cyber statement of fact – to be answered by all proposers.**

- a. You transact, control, process or store no more than 500,000 records containing sensitive data annually. Sensitive data is defined as personal data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs; trade-union membership; genetic data, biometric data processed solely to identify a human being; health-related data; data concerning a person's sex life or sexual orientation; financial data including but not limited to bank account and credit card details.
- b. You take weekly backups of all of your critical data and critical systems\* that you need to run your business and test these backups for recoverability and integrity on at least an annual basis and these backups take the form of either:
  - i. at least one physical backup kept disconnected from your system at any one given point in time; or
  - ii. one of the following cloud based backup solutions: Microsoft OneDrive, Google Drive, iCloud or Azure Recovery Services Vault, or equivalent provider that is ISO27001 certified. \*(Critical data and critical systems is defined as the data and systems that would cause you to lose revenue if they were offline or unavailable for more than 24 hours).
- c. You do not use any operating systems that are no longer supported by the manufacturer including Windows XP and Windows 7
- d. All systems, software and operating systems including antivirus and firewalls are updated within 30 days of patches being issued by the manufacturer.
- e. Two-factor authentication is enforced to control all remote access to your systems, including but not limited to, remote desktop, cloud platforms, webmail and other web-based log-ins (e.g., Office 365, Azure, AWS, Salesforce).
- f. Employee access to systems and data is limited to only what they need to perform their job – for example, not all users have administrative privileges and you have a policy to ensure access is immediately revoked when an employee leaves the organisation.
- g. All those with administrative privileges have two accounts: one for everyday usage without administrative privileges, and another for administrative tasks (administrative privileges are defined as the right to install or uninstall programs on a computer, the ability to access all files on a computer and/or network; and the ability to modify or create accounts for other system users).

Your own losses and claims and investigations against you										
	Income band									
Limit	€250,000	€250,001 – €500,000	€500,001 – €1,000,000	€1,000,000 – €2,500,000	€2,500,001 – €5,000,000	€5,000,001 – €7,500,000	€7,500,001 – €10,000,000	€10,000,001 – €15,000,000	€15,000,001 – €20,000,000	€20,000,001 – €25,000,000
€100,000	€300 <input type="checkbox"/>	€426 <input type="checkbox"/>	€599 <input type="checkbox"/>	€731 <input type="checkbox"/>	€880 <input type="checkbox"/>	€1,142 <input type="checkbox"/>	€1,355 <input type="checkbox"/>	€1,924 <input type="checkbox"/>	€2,700 <input type="checkbox"/>	€3,465 <input type="checkbox"/>
€250,000	€375 <input type="checkbox"/>	€512 <input type="checkbox"/>	€669 <input type="checkbox"/>	€844 <input type="checkbox"/>	€1,030 <input type="checkbox"/>	€1,463 <input type="checkbox"/>	€1,841 <input type="checkbox"/>	€2,437 <input type="checkbox"/>	€3,413 <input type="checkbox"/>	€4,332 <input type="checkbox"/>
€500,000	€473 <input type="checkbox"/>	€597 <input type="checkbox"/>	€735 <input type="checkbox"/>	€967 <input type="checkbox"/>	€1,185 <input type="checkbox"/>	€2,049 <input type="checkbox"/>	€2,363 <input type="checkbox"/>	€3,271 <input type="checkbox"/>	€4,688 <input type="checkbox"/>	€5,982 <input type="checkbox"/>
€1,000,000	€709 <input type="checkbox"/>	€878 <input type="checkbox"/>	€1,059 <input type="checkbox"/>	€1,294 <input type="checkbox"/>	€1,545 <input type="checkbox"/>	€2,404 <input type="checkbox"/>	€3,135 <input type="checkbox"/>	€4,489 <input type="checkbox"/>	€6,600 <input type="checkbox"/>	€8,663 <input type="checkbox"/>
€1,500,000	€1,024 <input type="checkbox"/>	€1,195 <input type="checkbox"/>	€1,378 <input type="checkbox"/>	€1,805 <input type="checkbox"/>	€2,270 <input type="checkbox"/>	€3,133 <input type="checkbox"/>	€3,949 <input type="checkbox"/>	€5,643 <input type="checkbox"/>	€8,400 <input type="checkbox"/>	€10,915 <input type="checkbox"/>
€2,000,000	€1,260 <input type="checkbox"/>	€1,475 <input type="checkbox"/>	€1,702 <input type="checkbox"/>	€2,269 <input type="checkbox"/>	€2,885 <input type="checkbox"/>	€3,839 <input type="checkbox"/>	€4,605 <input type="checkbox"/>	€6,605 <input type="checkbox"/>	€9,750 <input type="checkbox"/>	€12,832 <input type="checkbox"/>
€2,500,000	€1,462 <input type="checkbox"/>	€1,731 <input type="checkbox"/>	€1,999 <input type="checkbox"/>	€2,714 <input type="checkbox"/>	€3,505 <input type="checkbox"/>	€4,538 <input type="checkbox"/>	€5,346 <input type="checkbox"/>	€7,695 <input type="checkbox"/>	€11,325 <input type="checkbox"/>	€14,850 <input type="checkbox"/>
€3,000,000	€1,774 <input type="checkbox"/>	€2,031 <input type="checkbox"/>	€2,297 <input type="checkbox"/>	€3,169 <input type="checkbox"/>	€4,120 <input type="checkbox"/>	€5,216 <input type="checkbox"/>	€6,075 <input type="checkbox"/>	€8,657 <input type="checkbox"/>	€12,750 <input type="checkbox"/>	€16,500 <input type="checkbox"/>
€5,000,000	€2,963 <input type="checkbox"/>	€3,372 <input type="checkbox"/>	€3,815 <input type="checkbox"/>	€4,486 <input type="checkbox"/>	€5,150 <input type="checkbox"/>	€7,023 <input type="checkbox"/>	€8,566 <input type="checkbox"/>	€11,222 <input type="checkbox"/>	€15,450 <input type="checkbox"/>	€18,975 <input type="checkbox"/>
<b>Inclusive of 5% levy</b>										
Excess	€1,000	€1,000	€1,000	€2,500	€2,500	€5,000	€5,000	€10,000	€10,000	€10,000

**3. Optional covers**

**Financial crime and fraud including social engineering**

- h. Dual authorization is required for payments over €5,000 in value. When making a payment of more than €5,000 to a new payee or when amending the bank details of an existing payee, you confirm that veracity of the bank account details they have provided to you by contacting the payee via phone using contact details that you held for them prior to receiving the payment request.
- i. Your business activities do not include any of the following:
  - i. Accountancy or tax advice services
  - ii. Estate agency or letting agency services

Financial crime and fraud including social engineering										
	Income band									
Limit	€250,000	€250,001 – €500,000	€500,001 – €1,000,000	€1,000,00 – €2,500,000	€2,500,001 – €5,000,000	€5,000,001 – €7,500,000	€7,500,001 – €10,000,000	€10,000,001 – €15,000,000	€15,000,001 – €20,000,000	€20,000,001 – €25,000,000
	€100,000	€656 <input type="checkbox"/>	€723 <input type="checkbox"/>	€788 <input type="checkbox"/>	€854 <input type="checkbox"/>	€919 <input type="checkbox"/>	€1,064 <input type="checkbox"/>	€1,134 <input type="checkbox"/>	€1,241 <input type="checkbox"/>	€1,497 <input type="checkbox"/>
€150,000	€919 <input type="checkbox"/>	€1,011 <input type="checkbox"/>	€1,103 <input type="checkbox"/>	€1,195 <input type="checkbox"/>	€1,286 <input type="checkbox"/>	€1,489 <input type="checkbox"/>	€1,588 <input type="checkbox"/>	€1,737 <input type="checkbox"/>	€2,096 <input type="checkbox"/>	€2,261 <input type="checkbox"/>
€200,000	€1,116 <input type="checkbox"/>	€1,228 <input type="checkbox"/>	€1,339 <input type="checkbox"/>	€1,450 <input type="checkbox"/>	€1,563 <input type="checkbox"/>	€1,808 <input type="checkbox"/>	€1,928 <input type="checkbox"/>	€2,109 <input type="checkbox"/>	€2,544 <input type="checkbox"/>	€2,745 <input type="checkbox"/>
€250,000	€1,313 <input type="checkbox"/>	€1,444 <input type="checkbox"/>	€1,575 <input type="checkbox"/>	€1,706 <input type="checkbox"/>	€1,838 <input type="checkbox"/>	€2,126 <input type="checkbox"/>	€2,268 <input type="checkbox"/>	€2,481 <input type="checkbox"/>	€2,993 <input type="checkbox"/>	€3,230 <input type="checkbox"/>
Inclusive of 5% levy										
Excess	€1,000	€1,000	€1,000	€2,500	€2,500	€5,000	€5,000	€10,000	€10,000	€10,000

**Information technology services provider dependent business interruption**

- j. You must ensure that all outsourced business critical IT services that you rely on are provided by information technology service providers that are ISO 27001 certified or at least Tier 3 or higher certified (e.g., AWS, Google, IBM, Alibaba, Salesforce, Microsoft, or Oracle).

A business critical IT service is defined as any individual or entity that, pursuant to a written contract, provides you with computer and electronic technology services, infrastructure as a service, platform as a service, software as a service or webhosting services, email system, intranet or extranet (but excluding any internet service provider or telecommunications provider) that would lead to a loss of revenue if it was unavailable for longer than 24 hours.

Information technology services provider dependent business interruption										
	Income band									
Limit	€250,000	€250,001 – €500,000	€500,001 – €1,000,000	€1,000,00 – €2,500,000	€2,500,001 – €5,000,000	€5,000,001 – €7,500,000	€7,500,001 – €10,000,000	€10,000,001 – €15,000,000	€15,000,001 – €20,000,000	€20,000,001 – €25,000,000
	€250,000	€184 <input type="checkbox"/>	€242 <input type="checkbox"/>	€315 <input type="checkbox"/>	€340 <input type="checkbox"/>	€406 <input type="checkbox"/>	€494 <input type="checkbox"/>	€554 <input type="checkbox"/>	€745 <input type="checkbox"/>	€993 <input type="checkbox"/>
Inclusive of 5% levy										

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#### 4. Your cover and insurance details

For full details of the cover provided by the following products, please consult the policy wordings, which are available from your broker.

##### Coverage

Your own losses and claims and investigations against you	Covered
Information technology services provider dependent Business Interruption	Covered if this option is chosen
Financial crime and fraud	Covered if this option is chosen
Business interruption indemnity period	6 months
Time excess	12 hours

##### Sub-limits

Special limits	(Included within, not in addition to the overall limit of indemnity chosen above)	
Cover	Limit of indemnity	Limit applies to
*Operational error	Up to the maximum of €25,000	In the aggregate, including all costs
*Information technology services provider dependent business interruption	Up to €250,000	In the aggregate, including all costs
*Financial crime & fraud including social engineering	Up to €250,000	In the aggregate, including all costs
Directors' personal cyber	10% of limit selected up to a maximum of €25,000	In the aggregate, including all costs
Repeat event mitigation	Up to a maximum of €25,000	In the aggregate, including all costs

\*Please contact your broker if **you** require a higher limit.

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All premiums above are inclusive of 5% government levy.

This insurance policy operates on a continuing basis. This means that if at the end of the period of insurance there have been no changes to the statements in your statement of fact and there have been no other changes to your business which would form part of a fair presentation of the risk, the policy will renew for a further period of 12 months on the same terms. If you agree for the policy to renew, you will not need to do anything. We will renew it and provide you with new policy documentation. If you pay by monthly Direct Debit, we will continue to take payment in the usual way.

### Acceptance

I would like to proceed with cover to start on:

Please note that you can choose for cover to commence on any date within 30 days from when you sign this proposal form. The commencement date cannot be in the past. Your application will be rejected if you choose a commencement date in the past or more than 30 days in the future. We may need to agree an amended commencement date in the event that we need to contact you for further information as part of our underwriting process.

Please note cover is subject to acceptance by Hiscox and will only commence once all necessary underwriting has taken place and you have received confirmation of cover from Hiscox.

### Using your personal Information

Hiscox SA is acting as a data controller and we collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide.

You have the right to access, rectify or request to erase your information or object to our processing of your data. You can do this by emailing us at [dataprotectionofficer@hiscox.com](mailto:dataprotectionofficer@hiscox.com) or writing to us at Hiscox SA (Irish branch), The Observatory, 7-11 Sir John Rogerson's Quay, Dublin 2 D02 VC42. You also have the right to lodge a complaint with a supervisory authority. If you would like further information about how we use your personal data, please see our privacy policy at [www.hiscox.ie/privacy](http://www.hiscox.ie/privacy).

### Declaration

I/We declare that (a) this questionnaire has been completed after proper enquiry; (b) its contents are true and accurate and (c) all facts and matters which may be relevant to the consideration of my/our proposal for insurance have been disclosed.

I/We undertake to inform you before any contract of insurance is concluded, if there is any material change to the information already provided or any new fact or matter arises which may be relevant to the consideration of my/our proposal for insurance.

I/We understand that non-disclosure or misrepresentation of a material fact or matter will entitle the insurer to avoid this insurance.

I/We agree that this questionnaire and all other information which is provided are incorporated into and form the basis of any contract of insurance.

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Signature

Date

**A copy of this proposal form and any other information supplied to us should be retained for your records.**

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### Complaints procedure

If you have a complaint, you can contact us using the details below.

Hiscox Customer Relations Hiscox SA (Irish branch)  
The Observatory  
7-11 Sir John Rogerson's Quay  
Dublin 2  
D02 VC42  
Ireland

By phone: 1800 901 903  
By phone from mobiles or abroad: +353 1 238 1810  
By email: [customerrelations.ireland@hiscox.com](mailto:customerrelations.ireland@hiscox.com)

If you remain dissatisfied after the internal dispute resolution process, you may have the right to refer your complaint to the Financial Services and Pensions Ombudsman. The Financial Services and Pensions Ombudsman (FSPO) is an independent, impartial, fair and free service that helps resolve complaints with pensions providers and regulated financial services providers.

Contact details:

Financial Services and Pensions Ombudsman  
Lincoln House  
Lincoln Place  
Dublin  
D02 VH29

Phone: +353 1 567 7000  
Email: [info@fspoi.ie](mailto:info@fspoi.ie)  
Web: [www.fspoi.ie](http://www.fspoi.ie)

Alternatively, you can also contact:  
Commissariat aux Assurances  
7, boulevard Joseph II  
L-1840 Luxembourg  
Luxembourg  
Email: [caa@caa.lu](mailto:caa@caa.lu)

If you are a consumer, you may also address your complaint in English to the Insurance Ombudsman in Luxembourg, located at:

Insurance Ombudsman ACA  
12, rue Erasme  
L - 1468 Luxembourg  
Luxembourg

Phone: +352 44 21 44 1  
Fax: +352 44-02-89  
Email: [mediateur@aca.lu](mailto:mediateur@aca.lu)

If you have purchased your policy online you can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>.