



Great American Information Security Policy Application

NOTICE: THIS APPLICATION IS FOR CLAIMS-MADE AND REPORTED COVERAGE, WHICH APPLIES ONLY TO "CLAIMS" FIRST MADE AND REPORTED IN WRITING DURING THE "POLICY PERIOD," OR ANY EXTENDED REPORTING PERIOD. THE LIMIT OF LIABILITY TO PAY DAMAGES OR SETTLEMENTS WILL BE REDUCED AND MAY BE EXHAUSTED BY "DEFENSE COSTS," AND "DEFENSE COSTS" WILL BE APPLIED AGAINST THE RETENTION AMOUNT. THE COVERAGE AFFORDED UNDER THIS POLICY DIFFERS IN SOME RESPECTS FROM THAT AFFORDED UNDER OTHER POLICIES. READ THE ENTIRE APPLICATION CAREFULLY BEFORE SIGNING.

Note: It is recommended that the person completing this Application consult with the person(s) within the company who is responsible for information/technology.

General Information

Name of organization: _____

Mailing address: _____

Type of Business (choose one): Corporation Partnership/Joint Venture Limited Liability Other (describe): _____

Description of Business: _____

Years in Business: _____ FEIN: _____ Total Annual Revenue: _____

Annual revenue generated from or attributable to activities conducted via your Web site(s): _____

Web site(s) _____

E-commerce activities conducted via your Web site(s):

- Facility to order and pay for products and services online
- Facility to conduct text or voice chat with a representative
- Information about the company and its products and services
- Facility for users to make posting such as discussion board post, comments, feedback, and product or services reviews

Coverages Requested

Policy Period requested from _____ to _____

Retroactive Date requested (Insuring Agreements 1, 2, and 3 only) _____

Limits and Deductibles requested:

Insuring Agreement	Limit of Insurance	Deductible Amount
Overall Policy Aggregate	_____	_____
1. Web Site Publishing Liability	_____	_____
2. Security Breach Liability	_____	_____
3. Programming Errors and Omission Liability	_____	_____
4. Replacement or Restoration of Electronic Data	_____	_____
5. Extortion Threats	_____	_____
6. Business Income and Extra Expense	_____	Monetary \$ _____ Waiting period (hours) _____
7. Public Relations Expense	_____	_____
8. Security Breach Expense	_____	_____

General Underwriting Questions

Do you collect and/or store any of the following types of electronic data of third parties (e.g. customers or business partners, etc)? (Check all that apply.)

- Name, address, and phone numbers
- Intellectual property assets
- Unpublished financial statements
- Unpublished strategic plans
- Bank account details
- Credit, debit, or charge card
- Medical records
- Employee HR/Payroll information
- Social security number
- Money, securities, or both
- Trade secrets
- Sensitive production data

General Underwriting Questions continued

What is the estimated number of customer data that you keep electronic records of? _____

	No	Yes
Is the customer data encrypted?	<input type="checkbox"/>	<input type="checkbox"/>
Are you subject to Health Insurance Portability and Accountability Act (HIPAA) and Health Information Technology for Economic and Clinical Health Act (HITECH) law?	<input type="checkbox"/>	<input type="checkbox"/>
If so, are you in compliance?	<input type="checkbox"/>	<input type="checkbox"/>
If your organization handles credit/debit card information and is subject to Payment Card Industry Data Security Standards (PCIDSS), are you in compliance?	<input type="checkbox"/>	<input type="checkbox"/>

Employment Practices

	No	Yes
Do you publish and distribute information technology security and privacy policies to all employees?	<input type="checkbox"/>	<input type="checkbox"/>
Do you provide training to your employees on information security awareness?	<input type="checkbox"/>	<input type="checkbox"/>
Do you conduct any of the following screening on new employees? <i>(Check all that apply.)</i>		
<input type="checkbox"/> Drug <input type="checkbox"/> Criminal <input type="checkbox"/> Credit		

Past Experience

	No	Yes
Within the past three years, have you received any complaints, claims or have incurred losses involving any of the following:		
Any form of security breach involving the unauthorized acquisition of information (electronic or paper)?	<input type="checkbox"/>	<input type="checkbox"/>
Network-related business interruption over 12 hours stemming from denial of service attacks, virus or malicious code?	<input type="checkbox"/>	<input type="checkbox"/>
Ransomware?	<input type="checkbox"/>	<input type="checkbox"/>
Violation of privacy from online content (website, social media or other sites)?	<input type="checkbox"/>	<input type="checkbox"/>
Any form of defamation against a person or organization?	<input type="checkbox"/>	<input type="checkbox"/>
Fraudulent instructions to send funds?	<input type="checkbox"/>	<input type="checkbox"/>
Do you currently have a policy that provides coverage similar to the policy being sought?	<input type="checkbox"/>	<input type="checkbox"/>
Has any insurer ever cancelled or non-renewed a policy that provided coverages similar to the policy being sought?	<input type="checkbox"/>	<input type="checkbox"/>
In the past 3 years, have you been sued or threatened by a suit related to your website content, e-commerce activity, or computer data safety?	<input type="checkbox"/>	<input type="checkbox"/>
If so, please describe the claimant, the circumstances, the legal claim, and the status: _____		

Are you aware of any act, error, or omission that may be reasonably expected to give rise to a claim against you?	<input type="checkbox"/>	<input type="checkbox"/>
If so, please describe: _____		

Questions for Insuring Agreement 1 Coverage Only

	No	Yes
Is your website(s) reviewed for potential legal liability issues by internal or external counsel?	<input type="checkbox"/>	<input type="checkbox"/>
Website content:		
Do you provide content targeted towards children on your website?	<input type="checkbox"/>	<input type="checkbox"/>
If so, do you ever collect any personal information from children?	<input type="checkbox"/>	<input type="checkbox"/>
Does any part of your website contain material not suitable for general audience?	<input type="checkbox"/>	<input type="checkbox"/>
Who provides the content for your Web site(s)? <i>(Check all that apply.)</i>		
<input type="checkbox"/> Your employees <input type="checkbox"/> Third parties <input type="checkbox"/> Your website users		

Questions for Insuring Agreement 1 Coverage Only continued

	No	Yes
For Social Media Activities:		
What social media activities is your business currently involved in? (Facebook, Twitter, LinkedIn, etc.) _____		
Does your business have a social media policy?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a designated administrator for your social media site?	<input type="checkbox"/>	<input type="checkbox"/>
For the content provided by third parties:		
Do you always obtain copyright for all text, images, audio, video, or other material used on your website?	<input type="checkbox"/>	<input type="checkbox"/>
If the website is created or maintained by a contractor, do you always obtain a Hold Harmless Agreement from the service provider?	<input type="checkbox"/>	<input type="checkbox"/>
For the content on your website generated by your website visitors:		
Do you clearly disclaim liability for the visitor generated content?	<input type="checkbox"/>	<input type="checkbox"/>
Do you act solely as a distributor of the user generated content by refraining from editing or contributing to it?	<input type="checkbox"/>	<input type="checkbox"/>
Do you immediately remove user generated content upon receiving complaint about or upon suspecting infringement of other's copyrights?	<input type="checkbox"/>	<input type="checkbox"/>

Questions for Insuring Agreement 2 through 8 Coverages

	No	Yes
Physical Security:		
Do you control access to computer rooms using keys or keycards?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a functional intrusion alarm system?	<input type="checkbox"/>	<input type="checkbox"/>
Do you maintain a visitor's log and do you escort the visitors at all times?	<input type="checkbox"/>	<input type="checkbox"/>
Do you enforce a policy to leave desks clear of all sensitive information?	<input type="checkbox"/>	<input type="checkbox"/>
Access Control:		
Is there a process to determine and monitor appropriate physical and system access granted to all employees?	<input type="checkbox"/>	<input type="checkbox"/>
Is there a process to promptly remove physical and system access upon departure of any individual, either an employee or a contractor?	<input type="checkbox"/>	<input type="checkbox"/>
Record Disposal:		
Are paper records shredded when no longer needed?	<input type="checkbox"/>	<input type="checkbox"/>
Is electronic data always erased from discarded computers or storage media?	<input type="checkbox"/>	<input type="checkbox"/>
Anti-Virus:		
Do you subscribe to the latest anti-virus/malware/spyware products?	<input type="checkbox"/>	<input type="checkbox"/>
If yes, is this protection provided on all desktops and servers?	<input type="checkbox"/>	<input type="checkbox"/>
Is protection provided to remote users also?	<input type="checkbox"/>	<input type="checkbox"/>
Mobile Devices:		
Do you encrypt the data on all mobile devices?	<input type="checkbox"/>	<input type="checkbox"/>
Do you subscribe to any service that can remotely erase data on a stolen mobile device?	<input type="checkbox"/>	<input type="checkbox"/>
Is password protection enforced on smart phones?	<input type="checkbox"/>	<input type="checkbox"/>
Firewall:		
Do you have a network firewall?	<input type="checkbox"/>	<input type="checkbox"/>
Does the firewall have "Deny all" as a default option	<input type="checkbox"/>	<input type="checkbox"/>
Unless specifically authorized, are all externally initiated connections blocked by default?	<input type="checkbox"/>	<input type="checkbox"/>
Does the firewall keep a log of access granted/denied?	<input type="checkbox"/>	<input type="checkbox"/>
How long are firewall logs retained?	<input type="checkbox"/>	<input type="checkbox"/>
Remote Connections:		
Do all remote users use a secure connection?	<input type="checkbox"/>	<input type="checkbox"/>
Information Security Assessment:		
Do you have a person or group responsible for information security?	<input type="checkbox"/>	<input type="checkbox"/>
Have your employees or a third party ever conducted an information security assessment on your organization?	<input type="checkbox"/>	<input type="checkbox"/>
If yes, please describe who did the assessment, when, and what were the results? _____		

Questions for Insuring Agreement 2 through 8 Coverages continued

Business Continuity Plan:	No	Yes
How frequent is critical data backed up? _____		
Is the backup encrypted?	<input type="checkbox"/>	<input type="checkbox"/>
How long are backups retained? _____		
Is at least one copy of a complete backup stored in a secure remote location?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a business continuity plan?	<input type="checkbox"/>	<input type="checkbox"/>
If yes, is the business continuity plan tested periodically for the expected recovery?	<input type="checkbox"/>	<input type="checkbox"/>
How long does it take you to restore your most critical business activities? _____		
Do you have backup power options? <i>(Check all that apply.)</i>		
<input type="checkbox"/> Second independent power line <input type="checkbox"/> Backup generator <input type="checkbox"/> Battery backup		
Do you have two independent internet service providers with a failover plant?	<input type="checkbox"/>	<input type="checkbox"/>

Additional Underwriting Information

Please attach the following to this Application:

- Your latest financials (if they are not otherwise readily available)
- Results of a security audit (if available)
- Any other information that might be helpful in gaining a complete and accurate picture of your organization and its operating procedures

NOTICE TO APPLICANT – PLEASE READ CAREFULLY

For the purpose of this Application, the undersigned authorized officer of the organization named in General Information of this Application declares that to the best of the organization’s knowledge the statements herein are true, accurate and complete. The insurer is authorized to make any inquiry in connection with this Application. Signing this Application does not bind the insurer to issue, or the applicant to purchase, any insurance policy issued in connection with this Application.

The information contained in and submitted with this Application is on file with the insurer. This Application will become a part of such policy if issued. The insurer will have relied upon this Application and its attachments in issuing this policy.

If the information in this Application materially changes prior to the effective date of the policy, the applicant will promptly notify the insurer, who may modify or withdraw the quotation.

The undersigned declares that the individuals and entities proposed for this insurance have been notified that:

- This policy applies only to “claims” first made or deemed made against an “insured” during the “policy period” or during the applicable extended reporting period; and
- The limit of liability is reduced by amounts incurred as “defense expenses” and such expenses will be subject to the deductible amount.

Words within quotation marks are defined in the insurance policy.

Misrepresentation of any material fact in this Application may be grounds for rescission of this policy.

FRAUD STATEMENT

Applicable in AL, AR, DC, LA, MD, NM, RI and WV: Any person who knowingly (or willfully)* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. *Applies in MD Only.

Applicable in CO: 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 FL and OK: 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 (of the third degree)*. *Applies in FL Only.

Applicable in KS: 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 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 commits a fraudulent insurance act.

Applicable in KY, NY, OH and PA: 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 (not to exceed five thousand dollars and the stated value of the claim for each such violation)*. *Applies in NY Only.

Applicable in ME, TN, VA and WA: 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 and denial of insurance benefits. *Applies in ME Only.

Applicable in NJ: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Applicable in OR: Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Applicable in PR: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

_____	_____
Insured (Applicant)	By
_____	_____
Name (Print)	Title
_____	_____
Signature	Date