



MANCHESTER
UNDERWRITING
MANAGEMENT

**Cyber Insurance
Application Form**

IMPORTANT:

In this application:

“**You / Your**” refers to all firms to be insured under this arrangement, including any predecessor or previous business for which cover is required.

“**Firm**” means any business, whether a sole trader, partnership or company, limited in liability or otherwise.

“**Principal**” means any Director, Partner, Member or Sole Trader.

“**Senior Management**” includes all individuals who play significant roles in the making of decisions about how **Your** activities are to be managed or organised.

“**Fair Presentation**” means a presentation that:

- Clearly discloses every material circumstance that is known or ought to be known by **Your Senior Management** and those persons responsible for **Your** insurance or which is sufficient to prompt the insurer/s to ask appropriate questions. A circumstance is material if it would influence an insurer’s judgement in determining whether to take the risk and, if so, on what terms.
- Discloses information in a manner that is reasonably clear and accessible; “data dumping” of large quantities of information with important matters hard to identify amongst the volume would not fulfil this requirement.
- Contains statements and facts that are true, accurate and given after undertaking a reasonable search, including consulting with **Senior Management** and those persons responsible for **Your** insurance.

“**MUM**” means Manchester Underwriting Management Limited.

“**Data Protection Legislation**” means the Data Protection Act 2018, or, from the date it comes into force in the UK, the General Data Protection Regulation (EU) 2016/679 and any other applicable laws relating to the protection of personal data and the privacy of individuals (all as amended, updated or re-enacted from time to time).

“**Data Subject**”, “**Personal Data**”, “**Controller**” and “**Processor**” each have the meaning given to them in the Data Protection Legislation.

You owe a duty of disclosure to **Your** insurer/s. This includes a duty to make a **Fair Presentation** of the risk. **You** must disclose all material circumstances known to **Your Senior Management** and those persons responsible for **Your** insurance.

Your presentation and the answers to the questions in this form should relate to all work and for all firms for which cover is required - past, present and future. **You** should complete all sections of this form. Where a question is not relevant to **Your** business, please respond ‘N/A’. The Application Form must be signed and dated by a **Principal** once completed. If you are in any doubt as to whether to disclose something then it is normally better to disclose it but **You** should consult your broker if **You** have any questions as to the presentation.

You must also disclose any changes to the presentation that occur prior to commencement of insurance, when it is renewed and at any time that it is varied.

Failure to make a **Fair Presentation** may lead to:

- The voidance of any insurance effected, resulting in no claims being met; or
- Different terms being imposed, which might mean an increased premium, excess or reduced cover; or
- The reduction of the amount of a claim payment.

PRIVACY

Short Form Privacy Notice

The General Data Protection Regulation (GDPR) gives you rights over the processing of your personal data by whoever and wherever it is held.

Manchester Underwriting Management Limited (MUM) is the data controller of any personal data which it holds about you or processes and MUM will process your personal data in accordance with data protection laws. Details of who MUM is and where we can be contacted can be found on our website www.manchesterunderwriting.com. This personal data includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover from which you benefit. This information may include special categories of personal data such as information about your health and any criminal convictions you may have and may be obtained from you, your representatives and public records (e.g. criminal records, regulatory records, anti-fraud databases).

We process your personal data for the purposes of providing insurance related services to you and for business purposes such as fraud prevention, record management and general day to day business operations. As an underwriting agent for insurers MUM will collect and transfer your personal data to various parties associated with the services MUM provides to you. The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector for example, our group companies, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law.

Details of what information MUM collects, its source, the legal basis for this, who MUM may pass it to and why MUM does this are set out in MUM's privacy notice which may be accessed on MUM's web site at <http://www.manchesterunderwriting.com/contact-us/privacy-notice/>. If you pass us personal data about any third party, you should ensure that they are aware of the content of this notice. MUM's policy is to keep any information obtained from you secure and confidential and only use it for the purposes of providing insurance, or as may be specifically agreed with you.

1. Please provide the name, address and date established for entities to be insured under this arrangement:

Name:		Website:	www.
Address:		City:	
Postcode:		Date Established:	

2. Please confirm **Your** total number of employees:

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3. Please provide a description of **Your** business activities:

4. Please tick the respective boxes to confirm which Limits of Liability **You** require to be quoted:

<input type="checkbox"/> £100,000	<input type="checkbox"/> £250,000	<input type="checkbox"/> £500,000	<input type="checkbox"/> £1,000,000
<input type="checkbox"/> £2,000,000	<input type="checkbox"/> £5,000,000	<input type="checkbox"/> Other. Please state:	

5. Please provide a breakdown of **Your** annual turnover / gross income as follows:

Territory	Last Financial Year	Current Year (estimate)	Next Year (estimate)
UK Turnover (GBP):			
U.S. Turnover (GBP):			
Other Turnover (GBP):*			
Please provide an estimate of the % of turnover that is derived from online sales:			%
*For Other Turnover, please provide a split of turnover by Country as an appendix to this application.			

6. Please confirm that **You** comply with each of the following statements:

	Yes	No
i) You have firewalls in place at all external connection points.	<input type="checkbox"/>	<input type="checkbox"/>
ii) You run anti-virus on Your network and regularly update with anti-virus patches.	<input type="checkbox"/>	<input type="checkbox"/>
iii) You enforce a frequent software update / patching process.	<input type="checkbox"/>	<input type="checkbox"/>
iv) You require that passwords are at least 8 characters long and must contain a mixture of alpha, numeric and other characters.	<input type="checkbox"/>	<input type="checkbox"/>
v) When storing personal data on any portable device You encrypt either the personal data or the device.	<input type="checkbox"/>	<input type="checkbox"/>
vi) You regularly back-up all sensitive / critical data (at least weekly).	<input type="checkbox"/>	<input type="checkbox"/>
vii) Such back-ups are stored on media which is disconnected from Your network once the back-up process is complete and stored off-site or in a fire resistant safe.	<input type="checkbox"/>	<input type="checkbox"/>
viii) If You accept credit or debit card payments, You are compliant with PCI Data Security Standards at the date of this application form.	<input type="checkbox"/>	<input type="checkbox"/>
ix) You have a Business Continuity or Disaster Recovery plan that addresses network outages.	<input type="checkbox"/>	<input type="checkbox"/>

x)	You can restore critical systems within 8 hours following a network outage.	<input type="checkbox"/>	<input type="checkbox"/>
If no, how long does it take to restore critical systems?			
xi)	Prior to publishing via any media (incl. website, social networking or printed literature), You review content for infringement of intellectual property or defamation.	<input type="checkbox"/>	<input type="checkbox"/>
xii)	You monitor Your media in respect of third party content for offensive, infringing or other undesirable material.	<input type="checkbox"/>	<input type="checkbox"/>
xiii)	You retain the right to remove any third party content from Your media that violates Your acceptable terms of use.	<input type="checkbox"/>	<input type="checkbox"/>
xiv)	Changes to third party bank details are confirmed by You via telephone or in writing prior to such changes being implemented.	<input type="checkbox"/>	<input type="checkbox"/>
xv)	The opening of new or amendment of existing third party bank details requires either the agreement of at least two individuals or authentication in addition to the original request.	<input type="checkbox"/>	<input type="checkbox"/>

7. Please confirm the following in respect of any insurance that **You currently have in place that covers data security or privacy risk:**

Insurer	Policy Limit	Excess	Inception Date	Expiry Date	Retroactive Date	Premium

8. Are **You aware of any of the following?**

	Yes	No
i) During the last 5 years, any claim, complaint or incident, whether insured or not, in respect of any risks to which this application for insurance relates?	<input type="checkbox"/>	<input type="checkbox"/>
ii) Any situation where any application for similar insurance made by You or on Your behalf was declined, refused renewal or cancelled at the choice of the insurer?	<input type="checkbox"/>	<input type="checkbox"/>
If yes, to either of the above, please provide full details as an appendix to this application form.		

9. Risk Management Tool Assignment

Please provide the name and email address of the individual who you wish to receive and use the risk management tools provided with this insurance.

Please note that this individual will receive the physical Cyber Safety At Work advice pack through the post, and will be provided with access to use the web-based Cyber AMI service for compliance with HM Government's Cyber Essentials scheme.

Print Name:

Email:

10. Declaration

I, being a signatory to this form, declare that the information in this form, together with any other information supplied, is a **Fair Presentation**. If the proposer is an organisation such as a company or Limited Liability Partnership, I make the declaration for and on behalf of the organisation (and I declare that I am duly authorised to do so).

If there is any material alteration to the facts and information which I have provided or any new material matter arises before the completion of the contract of insurance, I undertake to inform Underwriters.

11. Signature

Signed:		Print Name:	
Title:		Date:	

Note about MUM's use of personal data

The General Data Protection Regulation (GDPR) gives you rights over the processing of your data by whoever and wherever it is held. This data includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover from which you benefit. This information may include more sensitive details such as information about your health and any criminal convictions you may have.

The GDPR requires Manchester Underwriting Management Limited (MUM), a controller of your data, to provide clear privacy notices to you when you provide your data to MUM and to protect your data rights through appropriate contractual clauses with you and third parties (i.e. controllers and processors of your data). Details of who MUM is and where we can be contacted can be found on our website www.manchesterunderwriting.com.

As an underwriting agent for insurers MUM will collect and transfer your data to various parties associated with the services MUM provides to you. The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector for example, our group companies, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law.

Details of what information MUM collects, the legal basis for this, who MUM may pass it to and why MUM does this are set out in MUM's privacy notice which may be accessed on MUM's web site at <http://www.manchesterunderwriting.com/contact-us/privacy-notice/>. MUM's policy is to keep any information obtained from you secure and confidential and only use it for the purposes of providing insurance, or as may be specifically agreed with you. You can contact MUM directly at Link House, St Mary's Way, Chesham, Buckinghamshire, HP5 1HR. MUM's policy is to keep any information obtained from you secure and confidential.