



MANCHESTER
UNDERWRITING
MANAGEMENT

**Cyber Insurance
Full 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 (You / Your):

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

2. Please confirm Your total number of employees:

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"/> £500,000	<input type="checkbox"/> £1,000,000	<input type="checkbox"/> £2,000,000	<input type="checkbox"/> £3,000,000
<input type="checkbox"/> £4,000,000	<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:			
U.S. Turnover:			
Other Turnover:*			
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 identify the nature of any sensitive information that is stored in respect of Your consumer clients:

	Yes	No
i) Personal Data	<input type="checkbox"/>	<input type="checkbox"/>
ii) Sensitive Personal Data e.g. racial or ethnic origin, political opinions, religious beliefs, trade union membership, sex life, details of any criminal offence, medical records.	<input type="checkbox"/>	<input type="checkbox"/>
iii) Financial Information	<input type="checkbox"/>	<input type="checkbox"/>
iv) Driver Licence Numbers	<input type="checkbox"/>	<input type="checkbox"/>
v) National Insurance / Social Security Numbers	<input type="checkbox"/>	<input type="checkbox"/>

7. Please estimate the number of unique consumer records that You store and advise below how You arrived at this number:	

8. Management control:	Yes	No
i) Do You have a Data Protection Officer or someone with overall responsibility for data security and compliance with privacy regulations?	<input type="checkbox"/>	<input type="checkbox"/>
If yes, are they independent of senior management?	<input type="checkbox"/>	<input type="checkbox"/>
ii) Do You train employees in privacy and security related matters?	<input type="checkbox"/>	<input type="checkbox"/>
iii) Do You restrict user access to sensitive data based upon job function?	<input type="checkbox"/>	<input type="checkbox"/>
iv) Do You terminate user access rights as part of Your employee exit process?	<input type="checkbox"/>	<input type="checkbox"/>
v) Do 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"/>

9. System security:	Yes	No
i) Do You have firewalls in place at all external connection points?	<input type="checkbox"/>	<input type="checkbox"/>
ii) Do You run anti-virus on Your network and regularly update with anti-virus patches?	<input type="checkbox"/>	<input type="checkbox"/>
iii) Do You enforce a frequent software update / patching process?	<input type="checkbox"/>	<input type="checkbox"/>
If yes, how often (monthly, quarterly etc.)?		
iv) Do You have Intrusion Detection Software in place?	<input type="checkbox"/>	<input type="checkbox"/>
If yes, is there a process to review intrusion logs and escalate critical alerts?	<input type="checkbox"/>	<input type="checkbox"/>
v) Do You permit remote access to Your network?	<input type="checkbox"/>	<input type="checkbox"/>
If yes, is this protected by multi-factor authentication?	<input type="checkbox"/>	<input type="checkbox"/>
vi) Do You allow Bring Your Own Device (BYOD)?	<input type="checkbox"/>	<input type="checkbox"/>
If yes, do You have a policy to govern BYOD usage and controls?	<input type="checkbox"/>	<input type="checkbox"/>
vii) Do You conduct vulnerability assessments / penetration tests?	<input type="checkbox"/>	<input type="checkbox"/>
If yes, do You remediate identified critical deficiencies?	<input type="checkbox"/>	<input type="checkbox"/>
viii) When was the last vulnerability assessment / penetration test performed?		

10. Handling sensitive data:	Yes	No
i) Do You classify or categorise data relative to its sensitivity?	<input type="checkbox"/>	<input type="checkbox"/>
ii) Do You encrypt personal data whilst it is at rest?	<input type="checkbox"/>	<input type="checkbox"/>
iii) Do You encrypt personal data when it is sent outside of Your network (in transit)?	<input type="checkbox"/>	<input type="checkbox"/>
iv) Do You store personal data on any mobile device, including back-up media?	<input type="checkbox"/>	<input type="checkbox"/>
If yes, is such personal data encrypted?	<input type="checkbox"/>	<input type="checkbox"/>

11. Incident response and management:	Yes	No
i) Do You maintain a list of all critical systems?	<input type="checkbox"/>	<input type="checkbox"/>
ii) Do You regularly back-up all sensitive / critical data?	<input type="checkbox"/>	<input type="checkbox"/>
iii) Do such back-ups include histories of logged security events?	<input type="checkbox"/>	<input type="checkbox"/>
iv) Are such back-ups 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"/>
v) How regularly are such back-ups created?		
vi) Please tick below to indicate which of the following Plans You have in place:		
<input type="checkbox"/> Cyber Incident Response Plan <input type="checkbox"/> Business Continuity Plan <input type="checkbox"/> Disaster Recovery Plan		
vii) In respect of such plans, are responsibilities clearly defined for each critical role?	<input type="checkbox"/>	<input type="checkbox"/>
viii) Do You rehearse these Plans?	<input type="checkbox"/>	<input type="checkbox"/>
If yes, do You remediate any critical deficiencies that are identified?	<input type="checkbox"/>	<input type="checkbox"/>
ix) How regularly are these Plans rehearsed?		
x) How long does it take to restore Your critical revenue generating systems following a network outage?		
<input type="checkbox"/> Less than 8 hours <input type="checkbox"/> Between 8 and 12 hours <input type="checkbox"/> Between 12 and 24 hours <input type="checkbox"/> More than 24 hours		

12. Supplier management:	Yes	No
i) Do You have a list of all key suppliers?	<input type="checkbox"/>	<input type="checkbox"/>
ii) Do You have contracts in place with all key suppliers?	<input type="checkbox"/>	<input type="checkbox"/>
If yes, do You always seek a contractual indemnity from these suppliers for breaches of security or privacy, whether You are successful or not?	<input type="checkbox"/>	<input type="checkbox"/>
iii) Are all suppliers required to comply with Your security policy?	<input type="checkbox"/>	<input type="checkbox"/>
iv) Do You audit suppliers to ensure their compliance with Your security policy?	<input type="checkbox"/>	<input type="checkbox"/>
v) Do You monitor supplier access to Your network?	<input type="checkbox"/>	<input type="checkbox"/>
vi) Do You have a procedure in place to manage the termination of supplier contracts?	<input type="checkbox"/>	<input type="checkbox"/>

13. Payment Card Industry (PCI):	Yes	No
i) Do You accept credit or debit card payments?	<input type="checkbox"/>	<input type="checkbox"/>
ii) What PCI merchant level are You ?		
iii) Are You compliant with PCI Data Security Standards (PCI DSS) as of the date of this application form?	<input type="checkbox"/>	<input type="checkbox"/>
iv) Do You utilise the services of an external payment processor?	<input type="checkbox"/>	<input type="checkbox"/>
If yes, have they provided You with evidence of their compliance with PCI DSS?	<input type="checkbox"/>	<input type="checkbox"/>

14. Social Engineering Fraud:	Yes	No
i) Are changes to third party bank details confirmed via telephone or in writing prior to such changes being implemented?	<input type="checkbox"/>	<input type="checkbox"/>
ii) 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"/>

15. Multimedia Liability:	Yes	No
i) Do You review content prior to publishing via any media (including website, social networking or printed literature)?	<input type="checkbox"/>	<input type="checkbox"/>
ii) Do such reviews include:		
<input type="checkbox"/> Infringement of Copyright	<input type="checkbox"/>	<input type="checkbox"/> Infringement of Trademark
<input type="checkbox"/> Libel or slander	<input type="checkbox"/>	<input type="checkbox"/> Invasion of privacy
iii) Are these reviews conducted by a qualified solicitor?	<input type="checkbox"/>	<input type="checkbox"/>
iv) Does Your website include third party content?	<input type="checkbox"/>	<input type="checkbox"/>
v) Does this third party content include streaming video or music?	<input type="checkbox"/>	<input type="checkbox"/>
vi) Do You have procedures in place to secure rights for using any third party content?	<input type="checkbox"/>	<input type="checkbox"/>
vii) Do You monitor third party content for offensive, infringing or other undesirable material?	<input type="checkbox"/>	<input type="checkbox"/>
viii) Do You retain the right to remove any such third party content that violates Your acceptable terms of use?	<input type="checkbox"/>	<input type="checkbox"/>

16. 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

17. 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 in an appendix to this application.	<input type="checkbox"/>	<input type="checkbox"/>

18. 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:	

19. 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.

20. 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.