



Travelers Insurance Company of Canada

NOTICE

ALL LIABILITY COVERAGE PARTS FOR WHICH APPLICATION IS MADE APPLY, SUBJECT TO THEIR TERMS, ONLY TO "CLAIMS" FIRST MADE OR DEEMED MADE AGAINST "INSUREDS" DURING THE POLICY PERIOD OR ANY EXTENDED REPORTING PERIOD, IF APPLICABLE. THE LIMIT OF LIABILITY AVAILABLE TO PAY LOSSES WILL BE REDUCED BY THE AMOUNTS INCURRED, AS "DEFENCE EXPENSES", AND "DEFENCE EXPENSES" WILL BE APPLIED AGAINST THE RETENTION AMOUNT. THE INSURER HAS NO DUTY TO DEFEND ANY "CLAIM" UNLESS DUTY-TO-DEFEND COVERAGE HAS BEEN SPECIFICALLY PROVIDED HEREIN.

Applicant means all corporations, organizations or other entities, including subsidiaries, proposed for this insurance.

I. GENERAL INFORMATION

1. Name of Applicant:
Mailing Address:
City, Prov., Postal Code:
Year Established:
Website Home Page Address(es):
Applicant Company Type:
Description of Applicant's Operations:

Applicant's Standard Industrial Classification (SIC) Code if known (4 digit number):

II. ORGANIZATION/FINANCIAL INFORMATION

1. Subsidiary Information:

Table with 3 columns: Name, Description of Operations, Website Address

Attach a separate sheet if necessary.

2. Are significant changes in the nature or size of the Applicant's business anticipated over the next 12 months, or have there been any such changes in the past 12 months? Yes No
If Yes, please explain:

3. Total number of Applicant's employees (full and part time including leased, seasonal and temporary):

4. Assets/Revenues:

Table with 4 columns: Indicate the following as it relates to the Applicant's fiscal year end (FYE), Most Recent FYE, Prior FYE, Projected FYE. Rows include Total Assets, Total Revenue, Total U.S. Revenue.

the Applicant's fiscal year end (FYE): <i>(Please indicate negative figures with "()" or "-" as appropriate)</i>	(Month/Year) (____ / ____)	(Month/Year) (____ / ____)	(Month/Year) (____ / ____)
Total Foreign Revenue	\$	\$	\$
Estimated percentage of revenue derived from or dependent upon website or internet	%	%	%

III. REQUESTED INSURANCE TERMS/CURRENT INSURANCE INFORMATION

1. Complete the following table for coverages, limits and retentions requested:

Insuring Agreement	Requested Limit	Requested Retention
A. Network and Information Security Liability (Required)	\$	\$
B. Communications and Media Liability	\$	\$
C. Regulatory Defence Expenses	\$	\$
D. Crisis Event Management Expenses	\$	\$
E. Security Breach Remediation and Notification Expenses	\$	\$
F. Computer Program and Electronic Data Restoration Expenses	\$	\$
G. Computer Fraud	\$	\$
H. Funds Transfer Fraud	\$	\$
I. E-Commerce Extortion	\$	\$
J. Business Interruption and Additional Expenses	\$	Waiting Period in Hours

Proposed effective date: _____

2. What is the **Applicant's** preference for defence coverage with respect to Insuring Agreements A., B., and C.? Duty to Defend Reimbursement
3. If **Applicant** currently has insurance for Errors and Omissions Liability, Network and Security Liability or Media Liability, please provide the following information:

Policy Period	Insurance Company	Limit	Deductible	Retroactive Date	Premium
		\$	\$		\$
		\$	\$		\$

Expiring policy number(s): _____

4. Within the past 3 years, have any of the coverages or similar coverages been declined, cancelled or nonrenewed? Yes No
- If Yes, please provide details:* _____

IV. NETWORK SECURITY

SYSTEMS

1. Does the **Applicant** have a designated Chief Security Officer as respects computer systems? Yes No
- If No, please indicate what position is responsible for computer security:* _____
2. Does the **Applicant** have a formal program in place to test or audit network security controls? Yes No
- a. How often are internal audits performed? _____
- b. How often are outside/third party audits performed? _____
3. Does the **Applicant** use firewall technology? Yes No

4. Does the **Applicant** use anti-virus software? Yes No
- a. Is anti-virus software installed on all of the **Applicant's** computer systems, including laptops, personal computers, and networks? Yes No
5. Does the **Applicant** use intrusion detection software to detect unauthorized access to internal networks and computer systems? Yes No
6. Is it the **Applicant's** policy to upgrade all security software as new releases or improvements become available? Yes No
7. Does the **Applicant** provide remote access to its network? Yes No
- a. Is remote access restricted to Virtual Private Networks (VPNs)? Yes No
8. Is a multi-factor authentication process (multiple security measures used to reliably authenticate/verify the identity of a customer or other authorized user) or a layered security approach required to access secure areas of **Applicant's** website? Yes No
- Please describe authentication/verification methods used:* _____
-
9. Does the **Applicant** send or accept financial transactions intended for deposit, via the use of remote deposit capture technology (e.g. RDC – Remote Deposit Capture)? Yes No
10. With respect to computer systems functionality, does the **Applicant** have:
- a. A disaster recovery plan? Yes No
- b. A business continuity plan? Yes No
- c. An incident response plan for network intrusions and virus incidents? Yes No
- How often are such plans tested? _____
11. Does the **Applicant** have secondary computer system or site available if the primary resource becomes inoperative? Yes No
- a. How long before the secondary resources become operational? _____
- b. What percentage of normal system operations can be handled via the secondary resources? _____
12. Is all valuable/sensitive data backed-up by the **Applicant** on a daily basis? Yes No
- If No, please describe exceptions:* _____
-

PERSONNEL, POLICIES AND PROCEDURES

1. Does the **Applicant** conduct training regarding security issues and procedures for employees that utilize computer systems? Yes No
2. Does the **Applicant** publish and distribute written computer and information systems policies and procedures to its employees? Yes No
3. Does the **Applicant** terminate all associated computer access and user accounts as part of the regular exit process when an employee leaves the company? Yes No
4. Does the **Applicant** have a formal documented procedure in place regarding the creation and periodic updating of passwords used by employees or customers? Yes No

V. INFORMATION SECURITY

1. Does the **Applicant** collect, receive, process, transmit, or maintain private, sensitive, or personal information from third parties (i.e. customers, clients, patients) as part of its business activities? Yes No
- If Yes, please indicate what type:*
- | | | |
|--|--|--|
| <input type="checkbox"/> Credit/Debit Card Data | <input type="checkbox"/> Medical Information | <input type="checkbox"/> Bank Accounts and Records |
| <input type="checkbox"/> Social Insurance/Security Numbers | <input type="checkbox"/> Employee/HR Information | <input type="checkbox"/> Customer Information |
| <input type="checkbox"/> Intellectual Property of others | <input type="checkbox"/> Other _____ | |

- a. Does the **Applicant** have written procedures in place to comply with laws governing the handling or disclosure of such information? Yes No
- b. Does the **Applicant** share private, sensitive, or personal information gathered from customers (by the **Applicant** or others) with third parties? Yes No
2. At any one time, approximately how many individual records containing one or more items of the information listed above does the **Applicant** have stored?
- | | |
|---|--|
| <input type="checkbox"/> <1,000 | <input type="checkbox"/> 1,000,001 to 3,000,000 |
| <input type="checkbox"/> 1,000 to 10,000 | <input type="checkbox"/> 3,000,001 to 5,000,000 |
| <input type="checkbox"/> 10,001 to 100,000 | <input type="checkbox"/> 5,000,001 to 7,000,000 |
| <input type="checkbox"/> 100,001 to 500,000 | <input type="checkbox"/> 7,000,001 to 10,000,000 |
| <input type="checkbox"/> 500,001 to 1,000,000 | <input type="checkbox"/> >10,000,000 |
3. Is user-specific, private, sensitive or confidential information stored on **Applicant's** server(s) encrypted? Yes No
4. Is user-specific, private, sensitive or confidential information stored on portable communications equipment (e.g., laptops, BlackBerry devices, PDAs, USB Flash Drives, or other portable devices)? Yes No
- a. If yes, does **Applicant** 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
- b. If yes, what percentage of user-specific, private, sensitive or confidential information stored on portable communications devices is encrypted? _____ %
5. Does the **Applicant** require service providers who may have access to the **Applicant's** confidential information or personally identifiable information to demonstrate adequate security policies and procedures? Yes No
- a. Are service providers required by contract to indemnify the **Applicant** for harm arising from a breach of the provider's security? Yes No

VI. WEBSITE AND CONTENT INFORMATION

Website (Check all that apply)	Current	Within Next 12 Months
Information website only provides general information about the Applicant's products/services	<input type="checkbox"/>	<input type="checkbox"/>
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	<input type="checkbox"/>	<input type="checkbox"/>
Transactional website allows orders or purchases using credit card, debit card, or bill-pay payment	<input type="checkbox"/>	<input type="checkbox"/>
View account balances or statements	<input type="checkbox"/>	<input type="checkbox"/>
Transfer funds between accounts	<input type="checkbox"/>	<input type="checkbox"/>
Bill payment	<input type="checkbox"/>	<input type="checkbox"/>

1. Does **Applicant's** website contain, disseminate, employ or allow the following?
Please check all that apply:
- | | | |
|---|--|--|
| <input type="checkbox"/> Music/Sound clips | <input type="checkbox"/> Chat Rooms/Message Boards/Blogs | <input type="checkbox"/> Executable programs or shareware |
| <input type="checkbox"/> Movies/Movie clips | <input type="checkbox"/> Advertising of others | <input type="checkbox"/> Interactive gaming/games of chance |
| <input type="checkbox"/> Sweepstakes or coupons | <input type="checkbox"/> Sexually explicit material | <input type="checkbox"/> Content specifically targeted at minors |
2. Does the **Applicant** have a written intellectual property clearance procedure for content disseminated via the **Applicant's** website? Yes No
- Do the procedures include the following:
- a. Review of content by qualified lawyer? Yes No
- b. Screening the content for the following:
- | | |
|-------------------------------|--|
| i. Disparagement issues? | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| ii. Copywriting infringement? | Yes <input type="checkbox"/> No <input type="checkbox"/> |

iii Trademark infringement? Yes No

iv. Invasion of privacy? Yes No

c. Obtaining agreements with outside developers or consultants that include provisions granting the **Applicant** ownership of the intellectual property rights and business methods incorporated into any work for hire performed by or on behalf of the **Applicant**? Yes No

d. Requiring employees and independent contractors to sign a statement that they will not use previous employers' or clients' trade secrets or other intellectual property? Yes No

e. Obtaining written permission of any website the **Applicant** links to or frames? Yes No

3. If the **Applicant** does not have a process to review all content prior to posting, please describe procedures to avoid the posting of improper or infringing content: _____

4. Does **Applicant** have a formal procedure for editing or removing controversial, offensive or infringing material from material distributed, broadcast or published by or on behalf of the **Applicant**? Yes No

5. Does **Applicant** collect data about children who use your website? Yes No
If Yes, please describe the method used to obtain parental permission: _____

6. Does the **Applicant** have a procedure for responding to allegations that content created, displayed or published by the **Applicant** is libelous, infringing, or in violation of a third party's privacy rights? Yes No

7. Has the **Applicant** screened all trademarks used by the **Applicant** for infringement with existing trademarks prior to first use? Yes No

a. Has the **Applicant** acquired any trademarks from others in the past 3 years? Yes No
If Yes, were acquired trademarks screened for infringement? Yes No

VII. LOSS INFORMATION

In the past 3 years:

1. Has the **Applicant** ever received any claims or complaints, or been subject to any government action, investigation or subpoena with respect to allegations of failing to prevent unauthorized access to confidential information, failing to notify appropriate individuals of any such unauthorized access or failing to allow authorized users access to the **Applicant's** computer systems? Yes No

2. Has the **Applicant** ever received any claims or complaints, or been subject to any government action, investigation or subpoena with respect to allegations that any content disseminated on or via the **Applicant's** websites or company email, infringed on the intellectual property rights of another party or caused harm to the reputation of another party? Yes No

If question 1 or 2 is answered Yes, provide details below of each claim, complaint, allegation or incident, including costs, losses or damages incurred or paid, any corrective procedures to avoid such allegations in the future and any amounts paid as a loss under any insurance policy.

Date of Such Claim/Complaint	Nature of Claim/Complaint	Amount Paid for Defence	Amount Sought or Paid for Damages	Covered by Insurance?	Corrective Procedures Implemented	Current Status
		\$	\$	Yes <input type="checkbox"/> No <input type="checkbox"/>		
		\$	\$	Yes <input type="checkbox"/> No <input type="checkbox"/>		
		\$	\$	Yes <input type="checkbox"/> No <input type="checkbox"/>		

To enter more information, please attach a separate page to the Application.

3. Has the **Applicant** ever experienced an extortion attempt or demand with respect to its computer systems, or suffered a loss of money, securities or other property due to fraud

committed by means of unauthorized or fraudulently entered computer instructions or code by someone other than an employee?

Yes No

If Yes, please provide details: _____

4. Has the **Applicant** suffered any known intrusions (i.e., unauthorized access or security breach) or denial of service attacks which impaired the functionality of its computer systems?

Yes No

If Yes, please provide details: _____

5. Is the **Applicant** or any person proposed for this insurance aware of any fact, circumstance, situation, event or act that reasonably could give rise to a claim against them under the insurance policy for which the **Applicant** is applying?

Yes No

If Yes, please provide details: _____

*With respect to the information required to be disclosed in response to the questions above, the proposed insurance will not afford coverage for any claim arising from any fact, circumstance, situation, event or act about which any executive officer of the **Applicant** had knowledge prior to the issuance of the proposed policy, nor for any person or entity who knew of such fact, circumstance, situation, event or act prior to the issuance of the proposed policy.*

VIII. REQUIRED ATTACHMENTS

- Most current audited or annual financial statements if annual revenues exceed \$10,000,000 or requested Limit of Liability for Network and Information Security Liability coverage exceeds \$3,000,000.

*If additional space is needed to address certain questions, attach additional sheets on **Applicant's** letterhead as necessary.*

XI. SIGNATURE SECTION

THE UNDERSIGNED AUTHORIZED REPRESENTATIVE (PRESIDENT, CEO, CHIEF INFORMATION/SECURITY OFFICER OR OTHER OFFICER ACCEPTABLE TO TRAVELERS) OF THE APPLICANT DECLARES THAT TO THE BEST OF HIS/HER KNOWLEDGE AND BELIEF, AFTER REASONABLE INQUIRY, THE STATEMENTS SET FORTH IN THE ATTACHED TRAVELERS NEW BUSINESS OR RENEWAL APPLICATION FOR INSURANCE ARE TRUE AND COMPLETE AND MAY BE RELIED UPON BY TRAVELERS. IF THE INFORMATION IN ANY APPLICATION CHANGES PRIOR TO THE INCEPTION DATE OF THE POLICY, THE APPLICANT WILL NOTIFY THE INSURER OF SUCH CHANGES, AND THE INSURER MAY MODIFY OR WITHDRAW ANY OUTSTANDING QUOTATION. THE INSURER IS AUTHORIZED TO MAKE INQUIRY IN CONNECTION WITH THIS APPLICATION.

THE SIGNING OF THIS APPLICATION DOES NOT BIND THE INSURER TO OFFER, NOR THE APPLICANT TO PURCHASE, THE INSURANCE. IT IS AGREED THAT THIS APPLICATION, INCLUDING ANY MATERIAL SUBMITTED THEREWITH, SHALL BE THE BASIS OF THE INSURANCE AND SHALL BE CONSIDERED PHYSICALLY ATTACHED TO AND PART OF THE POLICY, IF ISSUED. THE INSURER WILL HAVE RELIED UPON THIS APPLICATION, INCLUDING ANY MATERIAL SUBMITTED THEREWITH, IN ISSUING THE POLICY.

REPRODUCED SIGNATURES WILL BE TREATED AS ORIGINAL.

Signature * of **Applicant's** Authorized Representative
(President, CEO or Chief Information/Security Officer)

Name (Printed)

Title

Date