

**SECTION TWO OF THIS POLICY PROVIDES CLAIMS-MADE COVERAGE. EXCEPT AS OTHERWISE PROVIDED, SECTION TWO OF THIS POLICY ONLY APPLIES TO CLAIMS FIRST MADE DURING THE POLICY PERIOD OR, IF APPLICABLE, THE EXTENDED REPORTING PERIOD.**

## **LLOYD'S**

### **e-Comprehensive Application**

#### **1. Applicant**

- a) Full Name \_\_\_\_\_
- b) Principal address \_\_\_\_\_
- c) Individual \_\_\_ Corporation \_\_\_ Partnership \_\_\_ Other \_\_\_
- d) Years in business \_\_\_\_\_
- e) Describe the major business activity/activities of the organisation:  
\_\_\_\_\_  
\_\_\_\_\_

- f) As shown in the last Annual Statement or Report, please indicate:  
Total Annual Revenue \_\_\_\_\_  
Net Profit or Loss (after tax) \_\_\_\_\_

What is the estimated Total revenue for next twelve months \_\_\_\_\_

- g) What is the projected sales turnover from website / Internet activity for the **next** twelve months? \_\_\_\_\_
- h) What was the actual sales turnover from website / Internet activity for the **last** twelve months? \_\_\_\_\_
- i) Do you perform professional services for others? \_\_\_\_\_

If so please describe the professional services  
\_\_\_\_\_  
\_\_\_\_\_

#### **2. Computer and Data Environment**

- a) Does your organisation use, store or process data on a mainframe computer? \_\_\_\_\_

If so, describe the manufacturer of mainframe equipment currently in service. Include mainframe equipment on order or in transit.  
\_\_\_\_\_  
\_\_\_\_\_

Operating software for mainframe equipment is:

\_\_\_\_\_

- b) Does your organisation use, store or process data on a computer network? \_\_\_\_\_

If so, describe the type of computer network/s currently in service.

\_\_\_\_\_

- c) How many computer users, who are employees, temporary employees, independent contractors, directors, officers or partners of your organisation have access to the organisation's computer System/s?

\_\_\_\_\_

- d) How many computer user workstations are currently being used by your organisation?

\_\_\_\_\_

- e) How many network computer servers are currently in use by your organisation?

\_\_\_\_\_

- f) Describe your organisation's geographic area as it relates to the location of computer Hardware, (servers, mainframes, user workstations)

1. City or Metropolitan area 2. Regional area 3. Statewide 4. Multiple states  
5. International

- g) Are any of the organisation's computer systems connected to or otherwise use the INTERNET, or similar networks? \_\_\_\_\_

If so, identify any external network connections.

\_\_\_\_\_

\_\_\_\_\_

- h) Do any of the organisations computer systems communicate via modem? \_\_\_\_\_

If so, approximate number of computer systems or workstations that currently are capable of communicating by modem \_\_\_\_\_

- j) How many websites do you operate \_\_\_\_\_

- k) How many pages are on your websites \_\_\_\_\_

- l) What are the addresses of the websites \_\_\_\_\_

\_\_\_\_\_

**3. Loss History**

First Party Loss

Have you sustained any direct financial loss, or circumstance likely to give rise to a loss of a type being the subject of this insurance (including subsidiaries, affiliated companies etc.) to which this Application applies during the past Five Years? \_\_\_\_\_

Third Party Liability

Have any claims been made against you for loss as a result of a Multimedia Event or Information Processing Event of a type being the subject of this insurance (including subsidiaries, affiliated companies etc.) to which this Application applies during the past Five Years? \_\_\_\_\_

Are you aware of any circumstances that might give rise to a claim being made against you as a result of a Multimedia Event or Information Processing Event of a type being the subject of this insurance (including subsidiaries, affiliated companies etc.) to which this Application applies during the past Five Years? \_\_\_\_\_

a) If Yes to **any** of the above first party loss or third party liability including circumstances please state:

| Date  | Nature of Loss/Claim/Circumstance | Amount |
|-------|-----------------------------------|--------|
| _____ | _____                             | _____  |
| _____ | _____                             | _____  |
| _____ | _____                             | _____  |

b) What steps have been taken to prevent a recurrence of a loss, or claim or circumstance of the type described in answer to a) above

\_\_\_\_\_  
\_\_\_\_\_

**4. Personnel and Computer System Users**

a) Are the computer systems and data accessed and used exclusively by employees of the organisation? \_\_\_\_\_

b) Do your customers have authorised access to the computer system via a dedicated Customer Communication System? \_\_\_\_\_

If yes, please detail the number and the nature of authorised access given to customers.

\_\_\_\_\_

c) Do vendors, subcontractors or other external entities have authorisation to access or use the organisation's computer systems or data? \_\_\_\_\_

If yes, please describe the number and nature of authorised external users.

\_\_\_\_\_  
\_\_\_\_\_

- d) Does the general public have authorisation to access the organisation's computer systems or data? \_\_\_\_\_

If yes, please describe the number and nature of authorised public access

\_\_\_\_\_

- e) Do you outsource to a Service Bureau or any third party organisation the performance of your data processing services or other computer systems services?

\_\_\_\_\_

If yes, please name the organisation and describe the nature of services

\_\_\_\_\_

- f) Do you act as a Host in providing your clients on-line access to the Internet?  
If yes please describe nature and size of hosting services \_\_\_\_\_

\_\_\_\_\_

- g) Do you use the services of others to act as a host for you? \_\_\_\_\_

If Yes please give details \_\_\_\_\_

\_\_\_\_\_

- h) Do you publish your own original material on the Internet ? \_\_\_\_\_

- i) Do you conduct E-Commerce? \_\_\_\_\_

Describe your activity \_\_\_\_\_

\_\_\_\_\_

How and what payment methods are used? \_\_\_\_\_

\_\_\_\_\_

## 5. Existing Computer System and Data Security measures

- a) Does the organisation have personnel dedicated solely to Computer and Data Security responsibilities? \_\_\_\_\_

- b) Does the organisation utilise Computer and Data security software? \_\_\_\_\_

- c) Do you use the security software products of Tripwire Inc.? \_\_\_\_\_

- d) Does the organisation utilise Anti-virus software? \_\_\_\_\_

- e) Does the organisation utilise any firewall hardware or protocols? \_\_\_\_\_

- f) Do you have a written security policy ? \_\_\_\_\_

- g) Do you communicate the importance of security to all users? \_\_\_\_\_

- h) How often do you update or remind users of the importance of security? \_\_\_\_\_

- i) Do you use encryption? \_\_\_\_\_

- j) What do you use encryption for? \_\_\_\_\_
- k) Is the security of your network audited by an outside firm? \_\_\_\_\_
- l) What is the name and address of the firm \_\_\_\_\_
- m) How often are audits performed? \_\_\_\_\_
- n) Do you always implement the recommendations and findings of the audit \_\_\_\_\_
- o) What measures do you have to prevent your infringement of another's copyright, patent, trademark and tradename etc.  
\_\_\_\_\_
- p) Do you seek legal advice concerning copyright, patent, trademark and tradename \_\_\_\_\_ If Yes please supply name of firm and address retained that provides such advice  
\_\_\_\_\_
- q) What measures do you have to prevent invasion of privacy and/or breach of confidentiality? \_\_\_\_\_
- r) If you have hyperlinks to other websites do you first obtain written permission to make such link? \_\_\_\_\_
- s) What measures do you have in place to prevent the unauthorised copying, recording or sending of your Trade Secret data?  
\_\_\_\_\_
- t) How do you prevent Trade Secrets from being disclosed by personnel who leave the employment of your firm?  
\_\_\_\_\_
- u) Do you obtain written confidentiality agreements from temporary employees and those contractors to prevent disclosure of Intellectual Property / Trade Secrets? \_\_\_\_\_
- v) Do you have access to an "off site-hot site" \_\_\_\_\_ If Yes please give details  
\_\_\_\_\_
- w) Do you have a disaster recovery policy or plan \_\_\_\_\_ If Yes when was it last tested \_\_\_\_\_
- x) Do you use back-up tapes \_\_\_\_\_ If Yes how often do you back up \_\_\_\_\_
- y) Where do you store your back-up tapes \_\_\_\_\_
- z) How long are the tapes kept before the records are erased \_\_\_\_\_
- aa) Do you agree to hold harmless anyone arising from the operations of your computer network? \_\_\_\_\_ Yes please give details

bb) Does anyone hold you harmless arising out of your operations of your computer network?  
\_\_\_\_\_ If Yes please give details\_\_\_\_\_

cc) How often do you check the content on your website?\_\_\_\_\_

## 6. Coverage Information

a) What first party liability limits of insurance do you wish to purchase? \_\_\_\_\_

b) What third party liability limits of insurance do you wish to purchase?\_\_\_\_\_

c) What level of deductible would you like, (minimum is \$15,000) ? \_\_\_\_\_

d) Have you purchased similar first party or third party insurance before? \_\_\_\_\_

e) If yes please give details of limits, prices and carriers \_\_\_\_\_  
\_\_\_\_\_

f) Do you currently purchase commercial crime insurance? \_\_\_\_\_  
If yes what limit/carrier?\_\_\_\_\_

g) Does cover exist for theft using the computer system? \_\_\_\_\_

h) Does cover exist for employee, director, officer or partner theft using the computer system?  
\_\_\_\_\_

i) Do you currently purchase any Multimedia insurance? \_\_\_\_\_  
If yes what limit/carrier? \_\_\_\_\_

j) Do you currently purchase any professional liability insurance in respect to your  
professional services to others ? \_\_\_\_\_  
If yes what limit/carrier? \_\_\_\_\_

k) Do you currently purchase any general liability insurance? \_\_\_\_\_  
If yes what limit/carrier? \_\_\_\_\_

l) Do you currently purchase any Director's and Officers liability insurance?\_\_\_\_  
If Yes what limit/carrier? \_\_\_\_\_

m) What is the proposed inception date of the cover applied for hereunder? \_\_\_\_\_

n) Do any of the insurance policies that you currently purchase duplicate the cover offered by  
E-Comprehensive?  
If Yes please give details\_\_\_\_\_

o) Do you wish to schedule such duplicating cover as underlying to the cover for which you  
are now applying?\_\_\_\_\_



