## **CyberRisk Proposal for UNA Members**



Subject to satisfaction of the Statement of Fact on the following page, the below limits, excesses, and policy benefits are available to clients of UNA members. All benefits identified on this quotation should be read in conjunction with the policy wordings which contain details of the policy cover, conditions, and exclusions. Please contact your broker if you require a copy of the policy.

<u>This Proposal is not available to the following classes of business</u>: Financial Institutions, Casinos/Gaming, Mining, Utilities and other critical infrastructure, Oil/Gas, Aerospace, Healthcare, Technology, Security/Defence, Debt collection. Multimedia or advertising firms will qualify but will have Media Liability coverage removed. Travelers can consider cyber solutions for many of the above classes of business, or for turnover/limits beyond the pricing matrix below, on a case-by-case basis with underwriter referral.

Turnover in GBP	Limit GBP 100k	Limit GBP 250k	Limit GBP 500k	Limit GBP 1m	Limit GBP 2m
< 1m	£300	£550	£850	£1,300	
1m - 2.5m	£375	£600	£1,000	£1,500	£2,400
2.5m - 5m	£450	£750	£1,150	£1,850	£3,000
5m – 10m		£900	£1,500	£2,300	£3,750
10m - 20m		£1,350	£2,150	£3,500	£5,750
20m - 30m			£2,650	£4,500	£7,250
30m - 40m			£3,000	£5,250	£8,250
40m - 50m			£3,500	£5,750	£8,750

\*All prices exclude applicable taxes.

\*\*All limits shown are in the aggregate.

UNA Members benefit from the following policy coverage benefits with Travelers CyberRisk product:

Coverage Agreement	Limit	Additional Benefit	Limit GBP*
Privacy and Security Liability	Policy Agg	Computer Fraud	100,000
Media Liability	Policy Agg	Telecommunications Fraud	100,000
<b>Regulatory Proceedings and Fines</b>	Policy Agg	Funds Transfer Fraud	100,000 or 10% Agg
Privacy Breach Notification	Policy Agg	Social Engineering Fraud	(whichever is less)
Computer and Legal Experts	Policy Agg	Vendor/Client Fraud	
Public Relations	Policy Agg	Betterment Costs	50,000**
Cyber Extortion	Policy Agg	Reputational Harm	100,000
Data Restoration	Policy Agg	Contingent Business	100,000 or 10% Agg
Business Interruption, including:		Interruption	(whichever is less)
-System Failure		Accounting Cost	50,000
-Voluntary Shutdown	Policy Agg	*Sub-limits may be increased on a case-by-case basis.	
-Non-functional Equipment		Please speak with your broker	
(bricking)		**Subject to 50% Co-Insuranc	e

Retroactive Cover	Yes
Worldwide Policy	Yes
24/7 incident response hotline	Yes
Risk Management Guidance	Yes
Cyber Terrorism	Yes
Expressly primary for Breach Response	Yes
and Business Interruption	



Travelers Insurance Company Limited One Creechurch Place, London, EC3A 5AF.

Registered office: 23-27 Alie Street, London, E1 8DS. Registered in England 1034343

**Travelers Insurance Company Limited** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



## **CyberRisk Proposal for UNA Members**

Name	
Registered Address	
	Postcode:
Year of Establishment	
Turnover (last complete financial year)	
Policy Wording	Travelers CyberRisk Policy Wording TRV2741 04/18
Acceptance Criteria	Please <b>tick the boxes</b> below accordingly to confirm that you meet all of the acceptance criteria. If you cannot answer 'I Confirm' to all of the applicable statements then your broker can assist you in obtaining suitable terms.
CyberRisk Material Facts	<ul> <li>You have active antivirus protection and firewalls on all IT systems, computers, networks and portable devices (including any personal employee devices where these are used to access your network).</li> <li>You have backup and recovery procedures in place for all important business and customer data.</li> <li>All mobile computing devices (including tablets, mobile phones, laptops and any personal employee devices where these are used to access your network) and portable data storage (including USB sticks, portable hard drives and flash drives) have encryption enabled.</li> <li>You have an up to date disaster recovery plan, business continuity plan or equivalent to respond to a computer system disruption.</li> <li>You have media and website content controls in place which address infringement of intellectual property rights, defamation and personall ysensitive information.</li> <li>You have a patch management procedure in place for all software, IT systems, computers, networks and portable devices (including any personal employee devices where these are used to access the Insured's network).</li> <li>You are either compliant with, or not subject to, the Payment Card Industry Data Security Standards (PCI-DSS).</li> <li>In the past 3 years you have not experienced         <ul> <li>a network or computer system disruption due to a cyber-attack or system failure, or</li> <li>an actual or suspected data breach, or</li> <li>a network or computer system disruption due to a claims involving data protection laws, intellectual property rights, defamation, rights of privacy, identity theft, denial of service attacks, computer virus infections, theft of information, damage to third party networks, or access to the Insured's network.</li> </ul> </li> <li>You are either compliant sor claims involving data protection laws, intellectual property rights, defamation, rights of privacy, identity theft, denial of service attacks, computer vi</li></ul>
General Material Facts	<ul> <li>In the past five years, no claim (whether successful or not) has been made against you or any principal, partner, director, employee in respect of any selected cover.</li> <li>That after enquiry, you are not aware of any circumstance which might give rise to a claim in respect of any selected cover.</li> </ul>
	<ul> <li>That you do not have any trading subsidiary located outside the UK or Republic of Ireland for which cover is sought</li> </ul>
	✓ That you are not planning an Offering (debt or equity), Merger, Acquisition or TUPE arrangement (including similar arrangements in other EU countries) in the next 18 months
	<ul> <li>That no director or officer with you has ever been disqualified, the subject of any application for a disqualification order or disqualification proceedings irrespective of the outcome</li> </ul>







Additional Information If you cannot confirm all of the above statements, please provide additional detail below, or on a separate sheet of paper:

Important

Please take all reasonable care to answer all of the material facts honestly and to the best of your knowledge. If you do not answer the questions correctly, your policy may be cancelled and any claim rejected or not fully paid.

The completion and signature of this questionnaire does not bind the proposer or Travelers Insurance Company limited to complete a contract of insurance. Coverage only exists once confirmed by a Travelers underwriter and will be governed by the terms of the Policy and coverage Schedule.

Please refer to the policy wording for details of the cover provided

Declaration

Must be signed by a Principal/Partner/Member/Director or functional equivalent

I/We declare that to the best of my/our knowledge or belief, the statements and particulars given in this questionnaire are true and complete and that any other material facts likely to influence the acceptance and assessment of any insurance offered have been provided. (If you are in any doubt as to whether a fact is material, you should disclose it.)

I/We agree to inform Travelers Insurance Company Limited of any change to any material fact.

I/We also declare that if any information on this questionnaire has been written by another person on my/our behalf, that person acted as my/our agent for that purpose.

I/We also declare that no other insurer has ever declined a proposal, declined to pay a claim in full or in part, cancelled or declined to renew my/our insurance or invited renewal at special terms.

I/We declare that no partner or director has ever been convicted of or charged (but not yet tried) with a criminal offence other than a motoring offence or "spent" conviction as allowed for under the Rehabilitation of Offenders Act 1974, been declared bankrupt whilst being a director of a company that went into liquidation, receivership or administration or been disqualified from being a director.

I/We declare that I/We have not suffered any loss/damage or incurred any liability (whether insured or not) as a result of the risk(s) for which cover is now required, or know of any incident which is likely to give rise to a loss that has not already been declared to Travelers Insurance Company Limited.

I/we have read the above and declare that to the best of my/our knowledge and belief the statements are true and complete.





Signature of the Proposer	
Print name and position held	
For and on behalf of	Date

NO COVER IS IN FORCE UNTIL CONFIRMED BY THE COMPANY

## **Using Personal Information**

How we treat information about you and your rights under data protection legislation.

In order to provide our insurance services, we (Travelers Insurance Company Limited acting as a Data Controller) will collect certain personal information about you. The type of information that we collect will depend on our relationship with you. For example, you may be a Travelers policyholder, prospective policyholder or a third party making a claim under a Travelers insurance policy.

If you provide us with personal information about a third party, you should share this notice with them.

We will also collect different types of information depending upon the kind of insurance cover we are being asked to provide or the kind of claim we are being asked to assess or pay.

Some of the information we collect may be classified as 'special category data', which is data that may contain information about physical or mental health, religious beliefs and criminal and disciplinary offences (including convictions).

Your personal information may be used in a number of ways including:

- considering an application for insurance,
- providing and administering an insurance policy,
- handling claims including claims validation,
- preventing and detecting fraud, including providing information to the relevantauthorities.

Where relevant, we will share your information with other companies in the Travelers group, third parties such as claims handlers, loss adjusters, other insurers and reinsurers, fraud prevention agencies, service companies associated with our products, or as required by law (including providing the information to government or regulatory authorities). This may involve the transfer of your information to countries inside and outside the European Economic Area.

If your policy includes motor cover, your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers Information Centre (MIIC).

We may also use your personal information for marketing purposes, but only in accordance with your marketing preferences.

For more information about how we process your data and the rights you have, please click <u>http://www.travelers.co.uk/main/privacy-policy.aspx</u>.

