



NZI LIABILITY CYBER BASE & ULTRA

INSTANT QUOTE: for Manufacturing, Wholesale, Construction, Transportation, Entertainment, Education and Professionals with revenue derived from New Zealand/Australia only. Please consult your Broker should your business activities fall outside of this list.

YOUR DUTY OF DISCLOSURE

You must tell us all information you know (or could reasonably be expected to know) which would influence the judgement of a prudent underwriter whether or not to accept your application, and if it is accepted, on what terms and at what cost.

Examples of information you may need to disclose include:

- anything that increases the risk of an insurance claim;
- any criminal convictions in the last 7 years or where imprisoned;
- if another insurer has cancelled or refused to renew insurance, or has imposed special terms;
- any insurance claim you have made in the past.

Examples of information you do not need to disclose include:

- anything that reduces the risk of an insurance claim;
- anything we say you do not need to tell us about;
- anything that is common knowledge;
- anything you have already told us, or that we should be expected to know in the ordinary course of our business.

These examples are a guide only. If you are not sure whether you need to disclose a particular piece of information, please ask.

WHEN IN DOUBT – DISCLOSE. ALL INFORMATION WILL BE TREATED CONFIDENTIALLY.

YOUR DETAILS

Insured <small>(include all entities to be insured)</small>	
Insured Business <small>(include activities of all entities)</small>	

YOUR SELECTION

CYBER BASE

Total Annual Gross Revenue	Limit of Indemnity <small>(Any One Claim/Aggregate)</small>	Premium + GST	Please tick option
NZ\$0 to NZ\$10,000,000	\$250,000	\$285	<input type="checkbox"/>

CYBER ULTRA

Total Annual Gross Revenue	Limit of Indemnity <small>(Any One Claim/Aggregate)</small>	Premium + GST	Please tick option
NZ\$0 to <NZ\$1,000,000	\$500,000	\$550	<input type="checkbox"/>
	\$1,000,000	\$725	<input type="checkbox"/>
	\$2,000,000	\$950	<input type="checkbox"/>
NZ\$1,000,000 to <NZ\$5,000,000	\$500,000	\$1,075	<input type="checkbox"/>
	\$1,000,000	\$1,785	<input type="checkbox"/>
	\$2,000,000	\$2,325	<input type="checkbox"/>
NZ\$5,000,000 to NZ\$10,000,000	\$500,000	\$1,925	<input type="checkbox"/>
	\$1,000,000	\$2,500	<input type="checkbox"/>
	\$2,000,000	\$3,250	<input type="checkbox"/>

NOTE:

- Premiums shown are annual premiums. Premiums are subject to change.
- If you require an indication for a higher revenue or higher limit of indemnity, please refer to your Broker for further advice.
- Coverage summary, sub-limits and excesses are overleaf.

RISK MANAGEMENT

1. Is all personally identifiable and confidential information that is removed from your premises in any electronic format encrypted? (e.g. USB, flash memory, disk hard drive, tape or other means?) Yes No

N.B. If "No", unencrypted portable media exclusion will be applied.

2. Do you regularly update (at least monthly) firewalls and virus protection software in place within your networks? Yes No

N.B. If "No", we are unable to provide cover.

3. Do you have a Business Continuity Plan (BCP) which includes back-ups stored off-site, in place that is tested at least annually? Yes No

N.B. If "No", we are unable to provide data recovery or business interruption cover.

VENDOR MANAGEMENT

Please identify your critical vendors:

Type of Vendor	Yes	No	Name of Vendor
Cloud / Back-up / Web Hosting	<input type="checkbox"/>	<input type="checkbox"/>	
Internet Service Provider (ISP)	<input type="checkbox"/>	<input type="checkbox"/>	
Business Critical Software Provider	<input type="checkbox"/>	<input type="checkbox"/>	
Data Processors (e.g. payment processing)	<input type="checkbox"/>	<input type="checkbox"/>	
POS Hardware Provider	<input type="checkbox"/>	<input type="checkbox"/>	
Managed Security Services (e.g. firewall, intrusion detection, anti-virus)	<input type="checkbox"/>	<input type="checkbox"/>	

CLAIMS AND CIRCUMSTANCES

Please answer the following questions after enquiry within your organisation.

1. During the past 5 years has any claim been made, or have any circumstances which may give rise to a claim, against any entity or individual to be insured by this insurance been notified to insurers? Yes No
2. Are there any circumstances not already notified to insurers which may give rise to a claim against any entity or individual to be insured by this insurance? Yes No
3. Has any principal or staff member ever been subject to disciplinary proceedings, regulatory action, or investigation by any Government, regulatory or administrative agency? Yes No

If you have answered "Yes" to any of the above questions, please provide full details and refer to your Broker for further advice.

DECLARATION

I / We hereby declare that:

The above statements are true, and I / we have disclosed all material facts and should any information given by me / us alter between the date of this Application form and the inception date of the insurance to which this Application relates I / we shall give immediate notice thereof.

I / We authorise NZI, a business division of IAG New Zealand Limited, to collect or disclose any personal information relating to this insurance to / from any other insurers or the Insurance Claims Register.

I / We also confirm that the undersigned is authorised to act for and on behalf of all persons who may be entitled to indemnity under any policy which may be issued pursuant to this Application form and I / we complete this Application form on their behalf.

To be signed by the Chairman / President / Managing Partner / Managing Director / Principal of the association / partnership / company / practice / business.

Signature: _____

Position: _____

Date: _____

It is important the signatory / signatories to the Declaration is / are fully aware of the scope of this insurance so that all questions can be answered. If in doubt, please contact your insurance broker since non-disclosure may affect an Insured's right of recover under the policy or lead it to being voided.

Cover will be bound on Our receipt of Your advice of acceptance of this quotation.

The terms of this quotation remain valid for 30 days from the date this Declaration was signed, provided that

- no Claims have arisen, and
- there have been no changes to the risk proposed for insurance, between the date the Declaration was completed and the proposed date of commencement of insurance.

The proposed Period of Insurance can commence no earlier than the date of Our receipt of Your advice that this quotation is accepted.

COVERAGE SUMMARY

Cover	Explanation	Cyber Base	Cyber Ultra	Limit of Indemnity/ Sub-limit	Excess (each & every claim)
Privacy	Loss of personal or corporate information (including employee information). Loss of personal information held by service providers (for example, the Cloud, or internet service providers). Defence costs.	✓	✓	Full policy limit	\$2,500
System damage	Lost, damaged or destroyed IT systems and IT records/data. Costs of retrieving, repairing, restoring or replacing data, systems or hardware. Costs of external IT forensic or security consultants.	✓	✓	Full policy limit	\$2,500
Business interruption	Loss of profits due to a cyber event (with no indemnity period restriction).	✗	✓	Full policy limit	12 hours
Computer virus transmission and hacking	Liability arising from hacker attacks or viruses. Loss or theft of your data (or data for which you are responsible). Loss by phishing emails or denial of services attacks. Attacks by employees and third parties.	✓	✓	Full policy limit	\$2,500
Computer Crime	Crime losses, including loss of money or property. Loss of money or property from service providers' system. Loss caused by rogue employee or third party.	✗	✓	\$100,000	\$2,500
Multimedia liability	Protection against libel, slander or defamation. Cover for infringement of copyright, trademarks and trade names – on all your marketing material (digital or print). Covers your defence costs and third party's costs.	✓	✓	Full policy limit	\$2,500
Breach of statutory duties relating to e-commerce	Breach of statutory duty from e-Commerce business. Defence costs and compensation.	✗	✓	Full policy limit	\$2,500
Cyber extortion cover	Payment of ransom, or costs associated with negotiating or mediating due to an extortion attempt. Crisis management costs.	✓	✓	Full policy limit	\$2,500
Brand and personal protection cover	Public relations consultancy costs to protect your company brand(s) and personal reputations of senior executives.	✗	✓	Full policy limit	\$2,500
Privacy fines and investigations	Fines and penalties you incur due to a privacy breach. Defence and investigation costs.	✓	✓	Full policy limit	\$2,500
Privacy breach notification and loss mitigation	Breach costs (for actual or suspected privacy breach), including credit monitoring, identify theft monitoring, data restoration and forensic costs. Legal costs.	✓	✓	Full policy limit	\$2,500
Free cyber consultation	Free advice from a member of our Cyber expert panel in relation to a cyber issue.	✗	✓	1 hour	No excess applies
Reward expenses	Payment of a reward for information leading to a conviction relating to a hacking attack.	✓	✓	Full policy limit	\$2,500
Payment card industry fines and penalties	Fines and penalties you incur due to the failure to comply with the Payment Card Industry Data Security Standard.	✗	✓	25% of the Limit of Indemnity	\$2,500

Territorial and Jurisdiction Limits

Territory: Worldwide
 Jurisdiction: Worldwide excluding USA/Canada
 Retroactive Date: Policy Inception

FINANCIAL STRENGTH RATING

NZI is a business division of IAG New Zealand Limited which received a Standard & Poor's (Australia) Pty Ltd financial strength rating of AA-. This means we have a 'Very Strong' claims paying ability, as you can see in the scale below. As a customer, this is important to you as it's your reassurance that we will be able to pay your claims now and in the future.

The rating scale is:

AAA	(Extremely Strong)	CCC	(Very Weak)
AA	(Very Strong)	CC	(Extremely Weak)
A	(Strong)	SD	(Selective Default)
BBB	(Good)	D	(Default)
BB	(Marginal)	R	(Regulatory Supervision)
B	(Weak)	NR	(Not Rated)

The ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories. The rating scale above is in summary form. A full description of this rating scale can be obtained from www.standardandpoors.com.

PRIVACY ACT STATEMENT

We gather information about you (including your claims history) to consider your application for insurance. Your duty of disclosure requires you to do this. If you refuse to provide the information, we may decline your application or declare this policy unenforceable from the beginning.

This information is held by us and you may access and seek correction of it. It may be passed on to other insurers you deal with, and interested parties.

Your claims history is passed on to, and held by, Insurance Claims Register Ltd. This enables other insurers you deal with to access it, and prevents fraudulent claims.