



**PRIVACY AND CYBER LIABILITY APPLICATION  
FOR BUSINESS WITH UNDER \$50M ANNUAL REVENUE**

Named Insured: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_ Phone: ( ) \_\_\_\_\_

Nature of Operations: \_\_\_\_\_ Website: \_\_\_\_\_

TOTAL ANNUAL REVENUE: \_\_\_\_\_

**QUALIFICATION QUESTIONS:**

**If the below responses are all "True", please see rate sheet on page 2 for terms. For any "False" response, please contact your insurance representative.**

<b>1. You maintain anti-virus and malware prevention solutions on your computer system and update the protection at regular intervals;</b>	True    False
<b>2. You maintain firewalls on your computer system and your mobile laptops and PCs when used in remote settings;</b>	True    False
<b>3. You maintain and implement ongoing patch management process to ensure timely patching of your computer system;</b>	True    False
<b>4. You store all data on mobile data storage devices or media in an encrypted format, including but not limited to back up tapes and discs, laptops, USB devices, smart phones and tablets;</b>	True    False
<b>5. You maintain PCI DSS compliance where you accept such credit and debit cards for payment for the provision of your services and/or products;</b>	True    False
<b>6. You have not been declined for Privacy or Media Liability insurance or had an existing policy cancelled or non-renewed;</b>	True    False
<b>7. You have not experienced any claims or are aware of any circumstances, including any regulatory investigations, that could give rise to a claim that may have been covered by this policy;</b>	True    False
<b>8. You are not aware of any computer or information security incidents during the past three years. An incident includes any unauthorized access, intrusion, breach, compromise or use of your computer systems, including embezzlement, fraud, theft of proprietary information, denial of service, electronic vandalism or sabotage, computer virus or other similar incidents.</b>	True    False

## COVERAGE SUMMARY / RATE SHEET

Limit of Liability	
Data Breach Expense Cover	\$1,000,000
Network Security Cover	\$1,000,000
Privacy Liability Cover	\$1,000,000
Media Liability	\$1,000,000
Regulatory Fines and Penalties	\$1,000,000
Network Extortion	\$1,000,000
Business Interruption and Data Recovery	\$1,000,000
PCI Fines, Assessments or Charges	\$1,000,000 (\$500k sublimit for card reissuance fees)
<b>Total Aggregate</b>	<b>\$1,000,000</b>

Your Annual Revenue:	Retention	Premium (not including taxes and fees)
<\$150,000	\$1,000	\$900
\$150,000 - \$1,000,000	\$1,000	\$1,020
\$1,000,001 - \$2,000,000	\$1,000	\$1,200
\$2,000,001 - \$3,500,000	\$1,000	\$1,440
\$3,500,001 - \$7,500,000	\$2,500	\$1,728
\$7,500,001 - \$15,000,000	\$2,500	\$2,028
\$15,000,001 - \$25,000,000	\$5,000	\$2,628
\$25,000,001 - \$50,000,000	\$5,000	\$3,750

## PREMIUM WORKSHEET

Premium (based on revenue, as per rate sheet)	\$
Broker Fee:	\$
Applicable State Surplus Lines Taxes:	\$
Applicable Surplus Lines Fees:	\$
<b>Total Premium Including all Taxes and Fees:</b>	<b>\$</b>

**Signature of Applicant** \_\_\_\_\_

**Date** \_\_\_\_\_

*Coverage not available in the state of Kentucky. Premium fully earned at the time of binding. Retroactive Date will be policy inception if the Applicant has not continuously maintained prior coverage.*

*Signing of this application does not bind Underwriters to offer, nor the Applicant to accept insurance, but it is agreed that this application shall be the basis of the insurance and will be attached and made a part of the Policy should a policy be issued.*

## Ineligible Classes

**The following are not eligible for the quick quote Program. Please contact your Insurance Representative for more detail.**

• Utilities	• Postal Services	• Governmental
• Entertainment	• Telecommunications	• Software Publishers
• Data Processing	• Financial Institutions	• Collection Agencies
• ISPs and internet publishing, hosting, web search portals	• Insurance (Carriers, agents, brokers and related services)	• Credit Bureaus and Business Support Services
• Investments, Trusts, Funds, etc	• Securities Broker/Dealers and Investment Advisors	• Medical Laboratories
• Home Healthcare	• Hospitals (All, including medical, surgical, psychiatric and substance abuse)	• Administration of Education, Health, Housing and Urban/Rural Development Programs



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*Coverage provided by Certain Underwriters at Lloyds*

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## EXPLANATION OF AVAILABLE COVERAGE

**Data Breach Expense Cover** – If your computer systems are breached and there is a loss, theft, destruction or unauthorized disclosure of data, this section can cover costs related to the breach. Costs may include forensics, legal advice, costs to notify those affected by the breach, setting up a call center and credit monitoring costs.

**Network Security Cover** – Covers damages and defense costs for which you are held liable for failure to protect your network, including loss of confidential data or the transmission of a virus to others.

**Privacy Liability Cover** – Provides liability protection for disclosure of non-public information. While some policies may only cover electronic data, this policy covers both electronic and physical data and will respond to both personal data and confidential corporate data.

**Media Liability** – This protection responds to your liability for infringement of intellectual property, allegations of defamation, libel and/or slander. While some policies may only respond to this liability with respects to your website, our policy includes coverage for any digital, printed or social media.

**Regulatory Fines and Penalties** – This provides fines, penalties, damages and defense costs incurred due to violation of applicable state, federal or international data protection laws.

**Network Extortion** – In the event your computer systems are under an extortion threat from a hacker, this coverage will respond to payments to limit or avoid potential damage.

**PCI Fines, Assessments or Charges** - The Payment Card Industry Data Security Standard (PCI-DSS) was established by major credit cards as a means of bringing standardized security best practices for the secure processing of credit card transactions. This coverage can help offset fines, assessments or card reissuance fees charged by banks for non-compliance with PCI-DSS. Card reissuance fees are sub-limited to \$500k.

**Business Interruption and Data Recovery Coverage** – This section can help cover business interruption costs including earnings loss and expenses incurred due to an attack on your computer network. This coverage can also help cover costs necessary to replace, restore or repair data lost during a computer attack.

*\*\*\*The Explanation of Coverage is for reference only. This is NOT A LEGAL OPINION and is not a determination of coverage. You must refer to the policy form for notable insuring agreements, definitions and exclusion which will ultimately determine coverage\*\*\**