



# CyberEdge

Proposal Form





## An Important Notice

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### Claims-Made and Notified Insurance

This policy is issued by AIG Australia Limited (AIG), ABN 93 004 727 753 AFSL 381686 on a claims-made and notified basis. This means that the policy only covers Claims (as defined) first made against you during the Policy Period (as defined) and notified to the insurer in writing during the Policy Period. The policy does not provide cover for any Claims made against you during the Policy Period if at any time prior to the commencement of the Policy Period you became aware of facts which might give rise to those Claims being made against you.

Section 40(3) of the Insurance Contracts Act 1984 provides that where you give notice in writing to the insurer of facts that might give rise to a Claim against you as soon as is reasonably practicable after you become aware of those facts but during the Policy Period, the insurer cannot refuse to pay a Claim which arises out of those facts, when made, because it is made after the Policy Period has expired.

This policy contains a "Prior Claims/Circumstances" Exclusion for loss in connection with any claim:

- a. made prior to or pending at the inception of this policy; or
- b. arising out of, based upon or attributable to any circumstance that, as of the inception of this policy, may reasonably have been expected by any Insured to give rise to a Claim.

This policy does not provide cover for Claims arising from any Wrongful Acts which take place before the Retroactive Date.

### Your Duty of Disclosure

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

### If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

### Subrogation

This policy contains provisions which have the effect of excluding or limiting the insurer's liability in respect of a loss where you have prejudiced the insurer's rights of subrogation where you are a party to an agreement which excludes or limits insurer's rights to recover the loss from another party. You are hereby notified of the effect of these provisions.



## Privacy Notice

This notice sets out how AIG Australia Limited (AIG) collects, uses and discloses personal information about:

- you, if an individual; and
- other individuals you provide information about.

Further information about our Privacy Policy is available at [www.aig.com.au](http://www.aig.com.au) or by contacting us at [australia.privacy.manager@aig.com](mailto:australia.privacy.manager@aig.com) or on 1300 030 886.

### How we collect your personal information

AIG usually collects personal information from you or your agents.

AIG may also collect personal information from:

- Our agents and service providers;
- other insurers;
- people who are involved in a claim or assist us in investigating or processing claims, including third parties claiming under your policy, witnesses and medical practitioners;
- third parties who may be arranging insurance cover for a group that you are a part of;
- providers of marketing lists and industry databases; and
- publically available sources.

### Why we collect your personal information

AIG collects information necessary to:

- underwrite and administer your insurance cover;
- maintain and improve customer service; and
- advise you of our and other products and services that may interest you.

You have a legal obligation under the Insurance Contracts Act 1984 to disclose certain information. Failure to disclose information required may result in AIG declining cover, cancelling your insurance cover or reducing the level of cover, or declining claims.

### To whom we disclose your personal information

In the course of underwriting and administering your policy we may disclose your information to:

- entities to which AIG is related, reinsurers, contractors or third party providers providing services related to the administration of your policy;
- banks and financial institutions for policy payments;
- assessors, third party administrators, emergency providers, retailers, medical providers, travel carriers, in the event of a claim;
- other entities to enable them to offer their products or services to you; and
- government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

AIG is likely to disclose information to some of these entities located overseas, including in the following countries: United States of America, United Kingdom, Singapore, Malaysia, the Philippines, India, Hong Kong, New Zealand as well as any country in which you have a claim and such other countries as may be notified in our Privacy Policy from time to time.

You may request not to receive direct marketing communications from AIG.



### **Access to your personal information**

Our Privacy Policy contains information about how you may access and seek correction of personal information we hold about you. In summary, you may gain access to your personal information by submitting a written request to AIG.

In some circumstances permitted under the Privacy Act 1988, AIG may not permit access to your personal information. Circumstances where access may be denied include where it would have an unreasonable impact on the privacy of other individuals, or where it would be unlawful.

### **Complaints**

Our Privacy Policy also contains information about how you may complain about a breach of the applicable privacy principles and how we will deal with such a complaint.

### **Consent**

If applicable, your application includes a consent that you and any other individuals you provide information about consent to the collection, use and disclosure of personal information as set out in this notice.



**Company Information**

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1. Name of Proposer

2. Web site

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3. Principal address of Proposer

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4. Business Description

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5. Geographical Exposure:

	Prior Year	Current Year
Total Gross Revenue		
Geographical Split of Revenue (%)		
Australia / NZ		
United States		
Rest of World		

6. Desired Coverage:

Cyber Extortion

Media Content

Network Interruption

**Data Protection Procedures**

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a) Is there a written data protection policy and privacy policy that applies to the company? Yes No

If "No", please provide details regarding data protection procedures for the Company

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b) Are all employees provided with a copy and any update of the company's data protection policy which they are required to confirm compliance with? Yes No

If "No" please explain why not:

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c) When was the company's data protection policy last reviewed and by whom?

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- d) Does the company's data protection policy comply with the data protection and privacy legislation applicable to all jurisdictions and industry standards/requirements, in which the company operates? Yes No

If "No" please provide an explanation regarding non-compliance in all applicable jurisdictions:

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- e) Does the company employ a Chief Compliance Officer, Data Protection Officer and/or In-house Counsel responsible for data protection related matters? Yes No

If "No" who is responsible for data protection related matters?

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### Data Access & Recovery

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- 7a) Does the company use firewalls to prevent unauthorised access connections from external networks and computer systems to internal networks? Yes No

If "Yes" are all computer systems, mobile devices and websites Firewalled or have intrusion prevention systems on them?

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- b) Does the company use anti-virus protections and procedures on all desktops, e-mail systems and mission critical servers to protect against viruses, worms, spyware and other malware? Yes No

If "Yes," how often are such protections and procedures updated:

Daily                      Weekly                      Monthly                      Other (Please Specify)

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- c) Does the company have in place procedures to identify and detect network security weaknesses? Yes No

- d) Does the company monitor its network and computer systems for breaches of data security? Yes No

- e) Does the company have physical security controls in place to prohibit and detect unauthorised access to their computer system and data centre? Yes No





### Outsourcing Activities

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8a) Does the company outsource any part of its network, computer system or information security functions? Yes No

If "Yes" who is the security outsourced to? And does the company periodically audit the functions of the outsourcer to insure that they follow the company's security policies?

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b) Does the company outsource any data collection and/or data processing? Yes No

If Yes", please provide details of the data collection or data processing functions which are outsourced:

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c) Does the company require the entities providing data collection or data processing functions (outsourcers) to maintain their own data protection liability insurance? Yes No

d) Does the company require indemnification from outsourcers for any liability attributable to them? Yes No

e) How does the company select and manage outsourcers?

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f) Does the company require all outsourcers to comply with the terms of the company's data protection policy? Yes No

### Claims Information

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9a) Has the company been the subject of any investigation or audit in relation to data protection by a Data Protection Authority or other regulator? Yes No

If "Yes", please provide full details:

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b) Has the company ever been subject to a Data Subject Access Request? Yes No

If "Yes", please provide full details:

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c) Has the company ever been subject to an Enforcement Notice by a Data Protection Authority or any other regulator? Yes No

If "Yes", please provide full details:

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d) Is the company after due inquiry aware of any actual or alleged fact or circumstance which may give rise to a claim under this policy? Yes No





**Stamp Duty Split**

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10) For the purpose of calculating Stamp Duty please state the number of current staff (including directors/partners, full/part time and casual employees) located in each state:

NSW	VIC	QLD	SA	WA	TAS	ACT	NT	Overseas

Total of all employees above: \_\_\_\_\_

**Declaration**

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Please Note: Signing the Declaration does not bind the proposer or the Insurer to complete this insurance.

I declare that I have made all necessary inquiries into the accuracy of the responses given in this proposal and confirm that the statements and particulars given in this proposal are true and complete and that no material facts have been omitted, misstated or suppressed. I agree that should any of the information given by me alter between the date of this proposal and the inception date of the insurance to which this proposal relates, I will give immediate notice thereof to the insurer.

I acknowledge receipt of the Important Notice, Privacy Notice and Disclosure information contained in this proposal and that I have read and understood the content of them.

I consent to AIG collecting, using and disclosing personal information as set out in AIG’s privacy notice in this proposal and the policy.

If I have provided or will provide information to AIG about any other individuals, I confirm that I am authorised to disclose the other individual’s personal information to AIG and also to give the above consent on both my and their behalf.

I confirm that I am authorised by the proposing company (and its partners/principals/directors if applicable) to complete this proposal form and to accept the quotation terms for this insurance on behalf of the company (and its partners/principals/directors if applicable).

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_



#### About AIG

American International Group, Inc. (AIG) is a leading international insurance organisation serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at [www.aig.com.au](http://www.aig.com.au). Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty

coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.



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