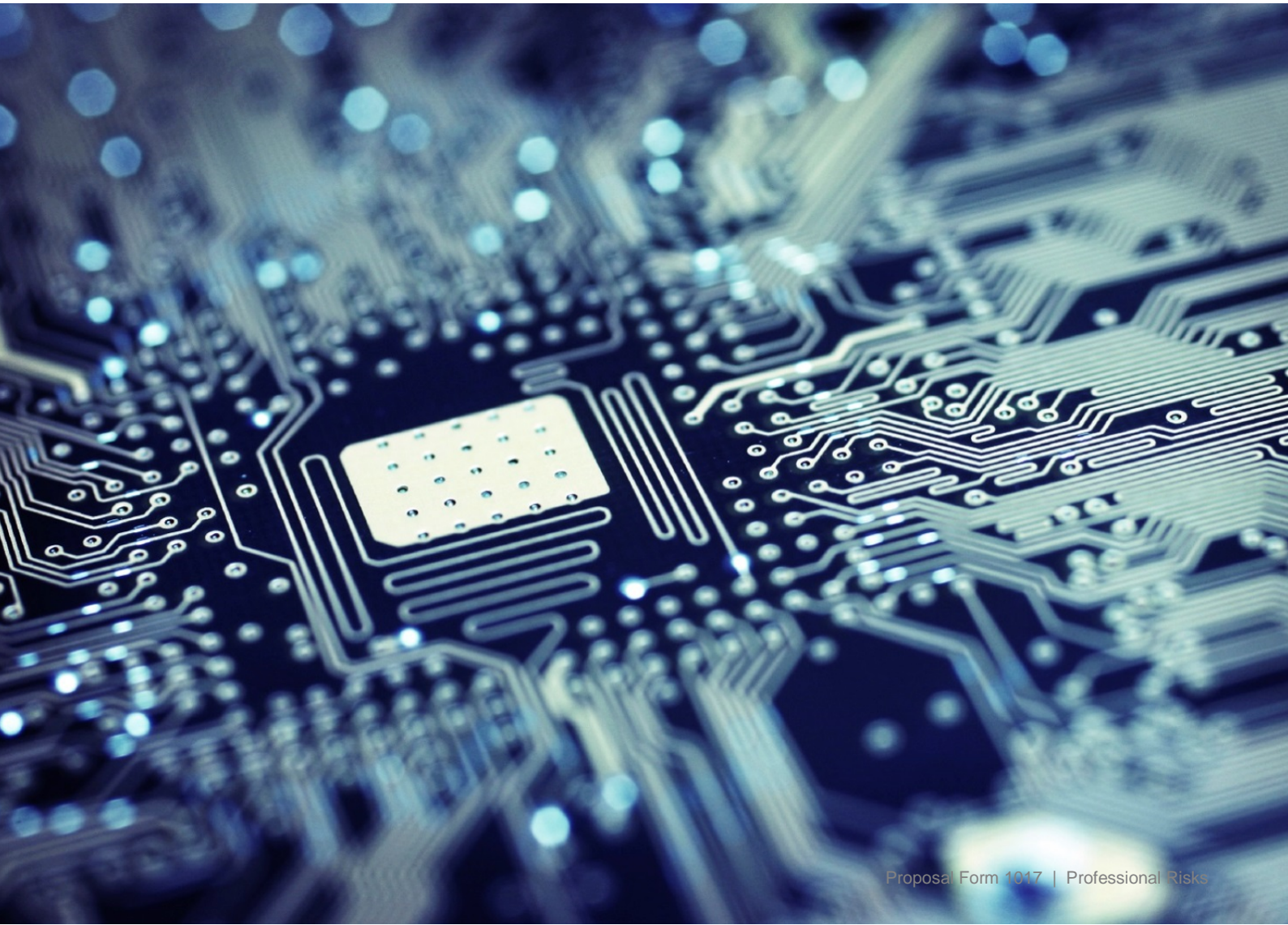




TOKIOMARINE
HCC

Professional Risks

Information Technology Proposal Form



Important Notice

This proposal must be completed and signed by a Principal / Partner / Director of the Proposer/s. The person completing and signing the form should be authorised by the Proposer to do so and should make all reasonable enquiries to enable all the questions to be answered.

All questions must be answered to enable a quotation to be given.

Completing and signing this proposal does not bind the Proposers or Insurers to enter a contract of insurance.

General information

1. Please provide the following details (including all trading names and subsidiaries):

Name	Date of establishment

Website address

2. Address/es, including postcode/s for all subsidiaries:

3. Please supply details of all principals, directors, partners:

Name	Qualifications	How long with the company

4. Please state total numbers of:

Principals, directors, partners	Qualified staff	Administration	Others

5. Please state the name of any professional body or trade association of which you are a member:

Professional body

Trade association

6. Do you currently have a professional indemnity policy in place? Yes No

If **YES**, please provide:

Name of current insurers	
Name of your broker	
Renewal date	
Limit of indemnity	
Premium	
Excess	
Retroactive date	

7. Do you or any of your principals, directors, partners have any association with or financial interest in any other practice, company or organisation? Yes No

If **YES**, please provide details of the nature of the association, together with the name of the business and activities undertaken:

8. Do you use consultants / sub-contractors? Yes No

If **YES**:

a. What percentage of your turnover / fee income was paid to them in the last financial year? %

b. What was the nature of the work undertaken?

c. Do you require cover for them under this policy? Yes No

d. Do you require them to carry professional indemnity insurance to a similar limit? Yes No

If **NO** to 8d, please provide details as to why not:

9. Please complete the following:

a. Financial year end date / / 20

	Last complete financial year	Current year	Estimate for coming year
b. Total turnover / fee income including fee income			

	£	£	£
c. Estimated percentage split of your turnover / fee income including fee income for:			
Work carried out for UK clients	%	%	%
Work carried out for US / Canadian clients not subject to US / Canadian law	%	%	%
Work carried out for US / Canadian clients subject to US / Canadian law	%	%	%
Work carried out for clients anywhere else in the world	%	%	%
Operating profit	£	£	£

d. Do you enter into contracts that are not subject to UK / EU law? Yes No

If **YES**, please provide details of which countries and jurisdiction:

Business activities

10. Split of turnover including fees in the last complete financial year. If a new start-up, please anticipate your figures:

Hardware	
Sales of own brand	%
Distribution of other brands	%
Installation	%
Maintenance	%
Software product sales	
Own shrink wrapped / off the shelf software	%
Third party shrink wrapped / off the shelf software	%
Own customisable software	%
Third party customisable software	%
Software services	
Installation including configuration (no code changes)	%
Customisation (including code changes)	%
Developing bespoke applications	%
Maintenance	%
Software	
Consultancy	%
Data processing	%
Cabling	%
Project management	%
Provision of contract staff	%
Facilities management	%
Training	%
Web design	%
Internet / application service provision (excluding web hosting)	%
Web hosting (please provide contract terms and conditions)	%
Telecommunications	%
Other work – details below	
	%
	%
	%
TOTAL 100%	

11. If there are activities in question 10 where you have declared no income for the last financial year:

- a. Have you undertaken any of these activities in the past? Yes No
- b. Do you intend to undertake any of these activities in the future? Yes No

If **YES** to any of the above, please provide details including nature of activities and income:

12. Please give details of your three largest contracts in the last five financial years (give details of current projects if new start-up):

Largest contract:	
Start and end dates	
Nature of contract	
Name and business of client	
Total contract value	
Income to you	
Second largest contract:	
Start and end dates	
Nature of contract	
Name and business of client	
Total contract value	
Income to you	
Third largest contract:	
Start and end dates	
Nature of contract	
Name and business of client	
Total contract value	
Income to you	

13. Is the failure of any of your products or services liable to result in any of the following outcomes:

- | | | |
|---|------------------------------|-----------------------------|
| a. Loss of life or injury to a person? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| b. Destruction or damage to physical property? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| c. Immediate and large financial loss? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| d. Significant cumulative financial loss? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| e. Insignificant financial loss (more of a nuisance)? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

If **YES** to a. - d. above, please provide details:

14. Please give details of what you regard as your specialty within the industry, including your main areas of expertise and the essential purpose of any proprietary software licenced and supplied. If you are a new firm, please provide details of your anticipated specialisation:

15. Outsourcing services (application hosting, software as a service, online data storage, facilities management and web hosting):

- | | | |
|---|------------------------------|-----------------------------|
| a. Where you are responsible for hosting and storing third party data, do you comply with the 1998 Data Protection Act? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| b. Do you have a business continuity plan to eliminate a single point of failure for outsourcing services? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| c. Do you have a disaster recovery plan? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

If **NO** to any of the above, please provide details:

16. Are any of your products or services:

- | | | |
|--|------------------------------|-----------------------------|
| a. Intended for use in aircraft, watercraft, railway, military or process control equipment? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| b. Intended for use in nuclear, chemical oil, gas, petrochemical installation? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| c. Prototypes, experimental or single product items? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| d. Intended for use in surgical, medical applications? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| e. Trading systems, eg: financial, gaming? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

If **YES** to any of the above, please provide details:

Risk management

17. Are satisfactory written references obtained from former employers for at least three years prior to the engagement of any employee responsible for money, accounts or goods? Yes No

18. Above what amount do payments require at least a two-stage sign-off? £

19. Do you hold client funds, or do you have client authority to agree and/or effect transfers or payments on their behalf from client funds or accounts? Yes No

If **YES**:

a. Do you ever act solely on e-mail instructions to transfer funds or make payments from client accounts without taking steps to independently verify the authenticity of the instructions and integrity of any bank account details provided prior to execution? Yes No

b. Do you undertake to immediately implement procedures to ensure that there is such an independent verification process in place for all future transactions? Yes No

c. What steps have you taken to ensure that the transaction has been completed successfully?

20. When entering into contracts please confirm:

a. You carry out work only under your standard contract, signed by every client? Yes No

b. All contracts are vetted by a legally qualified person before being agreed? Yes No

If **NO** to any of the above, please explain why not:

21. When entering into contracts do you always:

a. Exclude liability for consequential, special or indirect damages, loss of profits and liquidated damages? Yes No

-
- b. Cap your overall liability at a reasonable level? Yes No
- c. Work to a written specification with your clients outlining the scope of each job? Yes No
- d. Ensure that changes to the scope of work are reflected in a written variation of the contract? Yes No

If **NO** to any of the above, please explain why not:

22. Do you commit clients to contracts with third parties? Yes No

If **YES**, do you always obtain clients written acceptance of the terms of contracts before committing them? Yes No

If **NO**, please explain why not:

23. Has any person for whom insurance is now sought ever been the subject of a disciplinary proceeding taken by any regulatory body, professional organisation or trade association? Yes No

If **YES**, please provide details:

24. Has any proposal for similar insurance made on your behalf, any predecessor or any past or present principals, directors, partners ever been declined, cancelled, refused or had special terms applied? Yes No

If **YES**, please provide details:

25. Is there any other information that you consider material to the insurance required? Yes No

If **YES**, please provide details:

26. For what limits of indemnity are quotations required?

- £250,000 £500,000 £1,000,000
 £2,000,000 £5,000,000 £10,000,000
 Other £ _____

Claims

27. In respect of any of the risks to which this proposal relates:

- a. Has any claim been made (whether successful or not) against you, any predecessor, any past or present principals, directors, partners? Yes No
- b. Has any loss been suffered by you or any predecessor as a result of the dishonesty or malice of any past or present principals, directors, partners, employees or self-employed person? Yes No

If **YES** to any of the above, please provide details:

Date of claim / loss	Brief details of each claim / loss	Total cost of claim / loss paid	Estimated total cost of claim / loss

c. What steps have been taken to prevent a recurrence?

28. Are you, after full enquiry:

- a. Aware of any circumstance which is likely give rise to a claim or loss against you, any predecessor or any past or present principals, directors, partners? Yes No
- b. Aware of any shortcoming in your work for a client which is likely to give rise to a claim against you? This includes: Yes No
- i. A shortcoming known to you, but not your client, which you cannot reasonably put right?
 - ii. A complaint from your client about your work or anything you have supplied which cannot be immediately resolved?
 - iii. An escalating level of complaint from your client on a particular project?
 - iv. A client withholding payment due to you after any complaint?

If **YES**, please provide details:

29. Do you have any grounds, after reasonable enquiry, for suspecting that any past or present principal, director, partner, employee or self-employed person has acted dishonestly or maliciously? Yes No

If **YES**, please provide details:

Please read this paragraph carefully before signing the declaration

It is essential that every Proposal, when seeking a quotation to take out or renew any insurance, discloses to the prospective Insurers all material facts and information (including all material circumstances) which might influence the judgement of an Insurer in deciding whether to accept the risk and on what terms. The obligation to provide this information continues up until the time that there is a completed contract of insurance. Failure to do so entitles the Insurers, if they so wish, to avoid the contract of insurance from inception and so enables them to repudiate liability thereunder. If you have any doubt as to what constitutes a material fact or circumstance please do not hesitate to ask for advice.

Declaration

On behalf of the Proposer/s, I/we declare that, after full enquiry, the contents of this proposal are true and that I/we have not misstated, omitted or suppressed any material fact or information. If there is any material alteration to the facts and information which I/we have provided or any new material matter arises before the completion of the contract of insurance, I/we undertake to inform the Insurer.

Signature of principal / director / partner:

Date:

Please use this page for additional information

Data Protection Notice

Tokio Marine HCC respects your right to privacy. In our Privacy Notice (available at <https://www.tmhcc.com/en/legal/privacy-policy>) we explain who we are, how we collect, share and use personal information about you, and how you can exercise your privacy rights. If you have any questions or concerns about our use of your personal information, then please contact DPO@tmhcc.com.

We may collect your personal information such as name, email address, postal address, telephone number, gender and date of birth. We need the personal information to enter into and perform a contract with you. We retain personal information we collect from you where we have an ongoing legitimate business need to do so.

We may disclose your personal information to:

- our group companies;
- third party services providers and partners who provide data processing services to us or who otherwise process personal information for purposes that are described in our Privacy Notice or notified to you when we collect your personal information;
- any competent law enforcement body, regulatory, government agency, court or other third party where we believe disclosure is necessary (i) as a matter of applicable law or regulation, (ii) to exercise, establish or defend our legal rights, or (iii) to protect your interests or those of any other person;
- a potential buyer (and its agents and advisers) in connection with any proposed purchase, merger or acquisition of any part of our business, provided that we inform the buyer it must use your personal information only for the purposes disclosed in our Privacy Notice; or
- any other person with your consent to the disclosure.

Your personal information may be transferred to, and processed in, countries other than the country in which you are resident. These countries may have data protection laws that are different to the laws of your country. We transfer data within the Tokio Marine group of companies by virtue of our Intra Group Data Transfer Agreement, which includes the EU Standard Contractual Clauses.

We use appropriate technical and organisational measures to protect the personal information that we collect and process about you. The measures we use are designed to provide a level of security appropriate to the risk of processing your personal information.

You are entitled to know what data is held on you and to make what is referred to as a **Data Subject Access Request ('DSAR')**. You are also entitled to request that your data be **corrected** in order that we hold accurate records. In certain circumstances, you have other data protection rights such as that of **requesting deletion, objecting to processing, restricting processing** and in some cases **requesting portability**. Further information on your rights is included in our Privacy Notice.

You can **opt-out of marketing communications** we send you at any time. You can exercise this right by clicking on the "unsubscribe" or "opt-out" link in the marketing e-mails we send you. Similarly, if we have collected and processed your personal information with your consent, then you can **withdraw your consent** at any time. Withdrawing your consent will not affect the lawfulness of any processing we conducted prior to your withdrawal, nor will it affect processing of your personal information conducted in reliance on lawful processing grounds other than consent. You have the **right to complain to a data protection authority** about our collection and use of your personal information.

Contact Us

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mail@tmhcc.com

tmhcc.com

Tokio Marine HCC is a trading name of HCC International Insurance Company plc, which is a member of the Tokio Marine HCC Group of Companies. HCC International Insurance Company plc is authorised by the Prudential Regulation Authority (PRA) and regulated by the UK Financial Conduct Authority (FCA) and Prudential Regulation Authority. Registered in England and Wales No. 01575839 with registered office at 1 Aldgate, London EC3N 1RE