



CYBER LIABILITY & DATA PROTECTION INSURANCE OFFER

DUAL Asia designed this simple, instant quotation specifically for SME's. This offer is subject to the Underwriting Criteria and Pricing as noted below and cover will not commence until you have received written confirmation from DUAL Asia.

KEY ELEMENTS OF COVER

- **Third party claims** from a failure to keep data secure, including claims for compensation, investigations, payment of fines and penalties. We will also pay defence costs and legal representation expenses.
- **Business Interruption** - Reimbursement for net profits, as well as necessary expenses incurred to maintain operation of the business as a result of the interruption.
- **Remediation Costs** - reimbursement of the Insured's own costs including credit monitoring, cyber extortion, data restoration, forensic, notification and public relations costs, and legal representation.

DEDUCTIBLE

- Waiting Period - 8 hours in respect to Business Interruption

Revenue	Deductible
Up to \$1M	\$1,000
\$1M to \$3M	\$1,500
\$3M to \$5M	\$2,500
\$5M to \$10M	\$3,750
\$10M to \$20M	\$5,000
\$20M to \$35M	\$7,500
\$35M to \$50M	\$10,000

OPTIONS & PRICING (based on past 12 months revenue)

Revenue	\$250,000 Limit	\$500,000 Limit	\$1M Limit	\$2M Limit
Up to \$1M	\$900	\$1,280	\$1,450	\$1,820
\$1M to \$3M	\$1,180	\$1,650	\$1,820	\$2,250
\$3M to \$5M	\$1,450	\$2,100	\$2,350	\$2,950
\$5M to \$10M	\$2,100	\$2,950	\$3,250	\$4,100
\$10M to \$20M	\$2,800	\$4,050	\$4,750	\$5,750
\$20M to \$35M	\$3,700	\$5,000	\$5,750	\$7,250
\$35M to \$50M	\$4,750	\$6,500	\$7,320	\$9,150

(All figures are in SGD and include GST)

COVERAGE CONDITIONS

- Period of Insurance - 12 months
- Retroactive Date - Inception
- Territorial Limits - Worldwide

DUAL ASIA

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DUAL Underwriting Agency (Singapore) Pte Ltd

Insured by



MSIG

UNDERWRITING CRITERIA

This offer is only available to businesses that satisfy the following criteria:

1. The Insured must be domiciled in Singapore with annual revenue less than SGD\$50M and no more than 25% of the revenue generated from USA.
2. The Insured's business activities do not classify them as:
 - Adult Entertainment
 - Data Aggregators
 - Financial Institutions
 - Payment Processors
 - Power Generation / Utilities
 - TV / Broadcasting
 - Virtual Currency Exchange
 - Virtual Currency Miner
3. The Insured either uses operating systems with commercially licensed embedded firewalls and anti-virus protection software (such as Windows or iOS), or runs separate firewall or anti-virus protection software.
4. The Insured's mobile devices (such as laptops, smart phones and memory sticks) are password protected.
5. The Insured is compliant with the Payment Card Industry (PCI) Standards, or if not compliant, the Insured processes, transmits or stores LESS than 1,000,000 financial transactions or records containing an individual's personal information per year.
6. If the Insured engages in direct marketing they are aware of their responsibilities under the Personal Data Protection Act 2012 (PDPA).
7. The Insured is NOT aware of any matter that is reasonably likely to give rise to any loss or claim under such insurance, and has NOT suffered any loss or any claim including but not limited to a regulatory, governmental or administrative action brought against the Insured, nor any investigation or information request concerning any handling of personally identifiable information.

IMPORTANT NOTE:

Please note cover will not commence until you have received written confirmation from DUAL Asia. The above is a summary of cover only. Cover is subject to the full terms, conditions and exclusions contained in the DUAL Asia Cyber Liability & Data Protection Insurance Policy Wording.

DECLARATION

I, the undersigned, after having made full enquiries declare the following:

- I am authorised to complete this declaration on behalf of the Insured named above.
- The Insured satisfies the underwriting criteria 1 to 7 above.
- The statements and particulars in this declaration are true and no material facts have been misstated or suppressed.
- I agree that this declaration, together with any other information supplied by us shall form the basis of any contract of insurance effected thereon; and I undertake to inform the insurer of any material alteration to these facts between the date of this declaration and the inception date of this contract of insurance.
- I agree that the Underwriters may use and disclose our personal information in accordance with the "Privacy Statement" which can be found by clicking on the Privacy Policy link at www.msg.com.sg.

Insured Name:

Address:

Business Activity:

Revenue for the last 12 months: SGD

Date Cover to Commence:

Limit Option Chosen:

SGD\$250,000 ☐

SGD\$500,000 ☐

SGD\$1,000,000 ☐

SGD\$2,000,000 ☐

TO BE SIGNED BY PARTNER/DIRECTOR OR PRINCIPAL OR EQUIVALENT

Signature:

Name:

Position:

Date: