

Chubb Cyber Enterprise Risk Management

Proposal Form



Important Notices

Statement pursuant to Section 25 (5) of the Insurance Act (Cap. 142) (or any subsequent amendments thereof) - You are to disclose in this Proposal Form fully and faithfully all facts which you know or ought to know, otherwise the policy issued hereunder may be void.

Your Duty of Disclosure

Before you enter into a contract of general insurance with an insurer, you have a duty under the law to disclose to the insurer every matter within your knowledge that is material to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms. If you are unsure whether a matter is material, you should disclose it. You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

It is important that all information contained in this application is understood by you and is correct, as you will be bound by your answers and by the information provided by you in this application. You should obtain advice before you sign this application if you do not properly understand any part of it. Your duty of disclosure continues after the application has been completed up until the contract of insurance is entered into.

Non-Disclosure

If you fail to comply with your duty of disclosure, the insurer may have the option of avoiding the contract of insurance from its beginning. If your non-disclosure is fraudulent, the insurer may also have the right to keep the premium that you have paid.

Change of Risk or Circumstances

You should advise the insurer as soon as practicable of any change to your normal business as disclosed in this application, such as changes in business activities, location, acquisitions and new overseas activities.

Subrogation

Where you have agreed with another person or company (who would otherwise be liable to compensate you for any loss or damage which is covered by the contract of insurance) that you will not seek to recover such loss or damage from that person, the insurer will not cover you, to the extent permitted by law, for such loss or damage.

This document allows Chubb to gather the needed information to assess the risks related to your information systems. If your information systems security policies differ between your companies or subsidiaries, please complete separate proposal forms for each information system.

Company Information

Company name:

Website:

Company headquarters (Address, City, Country, Postcode):

Year Established:

Number of Employees:

Please provide contact details for the client's CISO or other staff member who is responsible for data and network security:

Name (first and surname):

Role:

Email:

Phone:

Company Profile

1. Turnover - Please describe how much turnover you generate

Turnover	Prior complete financial year	Estimated current year	Projected following year
Global	US \$	US \$	US \$
USA & Canada Domestic	US \$	US \$	US \$
USA & Canada Exports	US \$	US \$	US \$
Rest of World	US \$	US \$	US \$
Percentage of global turnover generated from online sales			%

2. Business Activities - Please describe what your company does to generate the turnover listed above, including subsidiary activities:

3. Is your business a subsidiary, franchisee, or smaller entity of a larger organisation? If yes, please detail:

Yes No

4. Do you provide ANY services to, or trade with individuals or organisations in sanctioned territories including but not limited to Iran, Syria, North Sudan, Crimea Region, North Korea, Venezuela, and Cuba, or any territory that is subject to certain US, EU, UN, and/or other national sanctions restrictions? Yes No

5. **Scope of Activities** - Do you have any company or subsidiary offices domiciled outside of your country of headquarters for which coverage is required? Yes No

a. If yes, please complete the table below. If you need more space, please include as an attachment to this proposal.

Note: This information is to ensure that each of your entities are eligible for coverage in the countries in which you operate.

Name of subsidiary/entity	Country (if USA or Australia, please include the State)	% of global turnover generated
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Additional commentary on business operations:

Data Privacy

1. For approximately how many unique individuals and organisations would you be required to notify in the event of a breach of **Personally Identifiable Information** (PII)?

2. For approximately how many unique individuals and organisations do you hold:

a. payment card information or financial account information

b. health information records

3. Do you process data on behalf of any third party?

Yes No

a. If yes, please describe:

4. Is any payment card information (PCI) processed in the course of your business?

Yes No

a. If yes, what is the estimated number of PCI transactions that you process annually?

b. Do you outsource your **PCI DSS** duties?

Yes No

C. Please describe yours (or your outsourcer's) level of **PCI DSS** compliance:

Level 1

Level 2

Level 3

Level 4

Not Compliant (please describe)

Data and Information Security

1. Please indicate whether you have the following cyber and data governance, resourcing, and planning practices in place:

a. formal privacy policy approved by legal and management	Yes	No
b. formal information security policy approved by legal and management	Yes	No
c. formal data classification policy	Yes	No
d. dedicated staff member(s) governing data security	Yes	No
e. dedicated staff member(s) governing IT security	Yes	No
f. formal cyber-specific incident response plan that is tested at least annually	Yes	No
g. formal data breach response plan that is tested at least annually	Yes	No
h. formal privacy law and regulation compliance monitoring	Yes	No
i. cyber security is managed at the central/top level for all subsidiaries	Yes	No
j. cyber security baseline is set at the central/top level for all subsidiaries to comply with	Yes	No
k. locations and/or subsidiaries are audited for compliance with policies and baselines	Yes	No

Additional commentary:

2. Please complete the following table as it applies to your privacy and security regulatory compliance:

Regulation or Directive	Compliance Assessed in the past 12 months?		Compliance Requirements Addressed?		Not Applicable
UK - Data Protection Act	Yes	No	Yes	No	
UK - NIS Directive	Yes	No	Yes	No	
EU - GDPR	Yes	No	Yes	No	
USA - HIPAA	Yes	No	Yes	No	
USA - HITECH	Yes	No	Yes	No	
USA - GBLA	Yes	No	Yes	No	
California - CCPA / CPRA	Yes	No	Yes	No	
Canada - PIPEDA	Yes	No	Yes	No	
Australia - NDB	Yes	No	Yes	No	
Other	Yes	No	Yes	No	

(please specify):

3. Please provide additional commentary on any non-compliance with relevant **Privacy Laws and Regulations** in applicable jurisdictions, along with plans in place to remediate:

4. Please detail if you comply with or adhere to any internationally recognised cyber security or information governance standards:

5. Please complete the following as it relates to biometric information:

a. Do you and others on your behalf or at your direction collect, store or transmit biometric information, including but not limited to fingerprints, retina scans, or time clocks that rely on individual identifiers? Yes No

If yes - please complete the "Biometric Information" supplemental questions at the end of this document.

6. Please complete the following questions as it relates to **Personally Identifiable Information** (PII) storage and protection:

a. What percentage of **PII** is encrypted at rest at the database level? %

b. What percentage of **PII** is encrypted at rest at the field level? %

c. Is **PII** encrypted in transit? Yes No

d. Do you segment **PII** by the following to minimise the potential impact of a **Data Breach**? Yes No

i. Is **PII** encrypted in transit? Yes No

ii. Contract or customer Yes No

iii. Geography Yes No

iv. Other (please specify):

e. Have you implemented **Enterprise or Integrated Data Loss Prevention** (DLP) tools? Yes No

i. If yes, how is this configured?

Blocking mode Alert mode only Manual intervention required

Automation implemented Anomaly detection enabled

f. If **PII** is segmented, please indicate the total number of unique individuals that would exist in a single database or repository

7. Do you utilise any **Microsegmentation** for databases with more highly regulated or sensitive **PII**? Yes No

8. Is access to databases with **PII** limited to a need-to-know basis? Yes No

9. Do you actively enforce any of the following to minimise sensitive personal data exposures:

Data anonymisation Data pseudonymisation Data tokenisation

Other similar techniques:

Please comment on how widely this is implemented throughout your business:

10. Do you outsource the processing of **PII** to data processor(s)?
- Do you maintain written contracts with such providers at all times? Yes No
 - Have these contracts been reviewed for compliance with privacy regulations? Yes No
 - Do these contracts address which party is responsible for responding to a Data Breach? Yes No
- Additional commentary on **PII** storage and collection:

Technical Controls and Processes

Network structure and access

- Are critical systems and applications hosted centrally? Yes No Partial
- Do you operate on a “flat” network? Yes No
- Please detail how your network has been structured or segmented in order to minimise lateral movement of malware or users within your organisation:

Does this utilise:

VLAN	Host-based firewalls	Firewall configuration (access control list)
Air-gap	Software Defined Networking (SDN)	Least privilege access controls
Other		

- Please detail how applications and systems are segregated to minimise the chance of multiple services being impacted by an issue or vulnerability in a specific application or system:

Does this utilise:

VLAN	Host-based firewalls	Firewall configuration (access control list)
Air-gap	Software Defined Networking (SDN)	Least privilege access controls
Other		

- Do you conduct penetration testing at least annually to assess the security of important externally facing systems? Yes No
- Do you conduct penetration testing on important internal systems at least annually? Yes No
- Do you have a **Web Application Firewall** (WAF) in front of critical externally facing applications? Yes No

8. Do you allow mobile devices (including laptops, tablets, and smartphones) to access company or network applications and resources? Yes No

a. What percentage of mobile devices are **Managed Devices**, or you have enabled and enforced a **Mobile Device Management** product?

1. Company issued laptops	%	N/A
2. Company issued table computers	%	N/A
3. Company issued smartphones	%	N/A
4. Bring Your Own Device (BYOD) <i>(including laptops, tablets, and smartphones)</i>	%	N/A

9. Does any part of your corporate network maintain remote access capability? Yes No
If yes, please detail:

a. How is remote access to your corporate network secured? *(select all that apply)*

VPN (Virtual Private Network)	Multi-Factor Authentication
SSO (Single Sign-on) via MFA	ZTNA (Zero Trust Network Access)
Traffic Encryption	Other:

b. What percentage of users are these requirements applicable to?

1. Standard employees	%	N/A
2. Contractors	%	N/A
3. Vendors/suppliers	%	N/A
4. Privileged users	%	N/A

Please detail any exceptions to the above, or provide additional commentary:

Directory, Domains, and Accounts

11. Do you have a formal **Identity and Access Management** programme in place? Yes No

12. How many privileged users have full access to your directory service, including your **Active Directory Domain**?

13. How many users have persistent administrative access to workstations and servers other than their own?

14. How many total number of users have administrative access?

15. Please detail why this number of **Privileged Accounts** is necessary:

16. Please detail how accounts are managed:

Local, domain, and service accounts are manually reviewed to check for unauthorised creation of new accounts

- If applicable, indicate frequency of review:

Directory service (including **Active Directory Domain**) is monitored in real time to detect unusual activity

A third party tool is used to audit, session monitor, and administer service accounts

Service accounts are not assigned to privileged groups, such as local or domain admin groups

17. Have you disabled all local administrative accounts?

a. If no, please provide details on how this is managed: Yes No

18. Do you require that network administrators have separate accounts for 'regular' and 'privileged' access with separate login, password, and authentication? Yes No

19. Do you utilise **Privileged Access Workstations** that have no access to email or internet? Yes No

20. Are access logs stored for at least 90 days? Yes No

21. Have you segregated administrator access according to **Microsoft's Active Directory Administrative Tier Model** (or similar)? Yes No N/A

22. Is the use of **Privileged Accounts** monitored and automatically logged off when not in use? Yes No

23. Is the use of **Privileged Accounts** controlled by a **Privileged Access Management** (PAM) solution Yes No

24. Does privileged access require separate **Multi-Factor Authentication** for internal or on-network access? Yes No

25. How many emergency **Privileged Accounts** do you maintain that do not require **MFA**?

a. Are emergency accounts required to maintain a password of at least 30 characters? Yes No N/A
b. How do you securely store and protect the password to these accounts?

Comments applicable to access controls, directory services (including **Active Directory Domain**), and **Privileged Accounts**:

Authentication

26. Where you have implemented **Multi-Factor Authentication**, has this solution been configured in a way where the compromise of any single device will only compromise a single authentication factor? Yes No N/A

Additional commentary:

Email Security

27. Do you require **Multi-Factor Authentication** for webmail or cloud-hosted email access? Yes No N/A

28. Please detail how your email activity is secured (*select all that apply*):

Applicable emails are tagged or labelled as “External” or simil

Sender Policy Framework (SPF) is enforced on all incoming emails

Domain Keys Identified Mail (DKIM) is enforced

All incoming email goes through a secure email gateway

All incoming email is scanned and filtered for malware

All suspicious emails are automatically placed into quarantine

Sandboxing is used for further investigation of email attachments

External emails that are deemed to be sensitive are securely sent

All employees are trained on the risks of phishing and other social engineering threats

Microsoft Office macros are disabled from running by default

None of the above

Other:

Additional commentary on email security:

Business Continuity and Disaster Recovery

29. Do you have a formal Business Continuity Plan that addresses cyber scenarios? Yes No

a. Is this tested at least annually? Yes No N/A

30. Do you have a formal Disaster Recovery Plan that addresses cyber scenarios? Yes No

a. Is this tested at least annually? Yes No N/A

31. Please generally describe your backup procedures for data(bases) and systems:

32. Please provide some additional details on ransomware-safe backup strategies related to disaster recovery:

a. How are backups protected? (*select all that apply*):

Immutable or **Write Once Read Many** (WORM) backup technology

Completely **Offline / Air-gapped** (tape / non-mounted disks) backups disconnected from the rest of your network

Restricted access via separate **Privileged Account** that is not connected to **Active Directory** or other domains

Restricted access to backups via **MFA**

Encryption of backups

Cloud-hosted backups segmented from your network

None of the above

Other:

- 33 Are full restore from backup tests performed at least annually? Yes No
34. Do you test for recoverability as well as integrity? Yes No
35. Does your backup and restore plan include specific ransomware scenarios? Yes No
36. Do you scan data and information for malware or viruses prior to backup Yes No
37. Do you have specific backup procedures for email records? Yes No
38. Please describe the information systems, applications, or services (both internally and externally hosted) on which you depend most to operate your business:

Regarding outsourced services, this may include cloud services, data hosting, business application services, co-location, data back-up, data storage, data processing, or any similar type of outsourced computing or information services.

Name of System, Application, or Service	Provider Name (if outsourced)	Has a Business Impact	Do you have a defined Recovery Point Objective?	Recovery Time Objective (hours)	Please detail your backup frequency
If internal put "N/A"					

39. Do you maintain alternative systems for critical applications? Yes No
- a. If yes, please select from the following:
- | | |
|---------------------------------------|--------------------------------------|
| Automatic failover (Active - Active) | Offline alternative environment |
| Automatic failover (Active - Passive) | Alternative provider (if outsourced) |
| Manual failover | Other (please describe): |
| Colocation facility | |
40. Do you have alternate power for mission critical or revenue generating equipment? Yes No
41. Do you have the ability to procure extra bandwidth from alternative suppliers? Yes No
42. Do you use and test backup power generators, dual supply units, or other equipment to offset power outage or failure as part of business continuity or disaster recovery plans? Yes No
43. Do your software developers receive training on the principles of writing secure applications Yes No
44. Please describe quality control and testing procedures that apply to any new software programmes (including updates and new releases to existing software) on your network (including minimal timeframe for a new or updated system to pass quality assurance testing before it is made operational on your live network, along with separate development, testing, and acceptance environments)

Prevention, Monitoring, and Incident Response

45. Do you have plans and protections in place for Distributed Denial of Service (DDoS) attacks? Yes No
46. Do you utilise any **Threat Intelligence** sources or services? Yes No
47. How do you prevent, monitor and respond to cyber incidents and alerts? (*select all that apply*)

Intrusion Detection System

Intrusion Prevention System

Advanced or next-generation anti-malware and anti-virus with **Heuristic Analysis**

URL filtering or Web Filtering

Application Isolation & Containment

Advanced Endpoint Protection

Endpoint Detection and Response (EDR)

Managed Detection and Response (MDR)

Extended Detection and Response (XDR)

- Please provide percentage of endpoints covered by EDR, MDR, or XDR above: %
- Provider of EDR, MDR, or XDR tools:
- Is this tool configured to automatically isolate or block activity? Yes No
- Are alerts from EDR, MDR, or XDR tools fed into a **Security Information and Event Monitoring (SIEM)**, **Security Orchestration, Automation, and Response (SOAR)**, or **Centralised Endpoint Protection Platform** (or similar) system? Yes No

Manual Log reviews

Security Information and Event Monitoring (SIEM) tool

- Please provide percentage of critical log information that feeds into SIEM: %
- SIEM tool provider:

Security Operations Centre (SOC) in place

Internal External Hybrid 24/7 operations

Security Orchestration, Automation, and Response (SOAR) solution

Managed firewall service

Protective Domain Name System (DNS) service

Other monitoring tools or services (please detail):

Asset and Configuration Management

48. Do you maintain an inventory of all hardware and software assets? Yes No
- a. What percentage of your assets is included in this inventory? %
 - b. What percentage of your assets are within scope for vulnerability scanning? %
49. Do you utilise any **Configuration Management Databases (CMDB)**? Yes No Partial
50. Do you assign risk levels for each asset in your inventory to prioritise patching and vulnerability management actions? Yes No
51. How often do you perform internal vulnerability scans?

52. How often do you perform external vulnerability scans?

53. Which vulnerability management tools do you utilise?

a. External scanning

b. Internal scanning:

Not applicable

54. Please outline your use of end-of-life or unsupported hardware, software, or systems:

a. Are any of these processes, systems, or applications business-critical? Yes No

b. Do you store or process any sensitive personal or corporate confidential information on these systems? Yes No

c. Are these systems restricted from internet access? Yes No

d. Are these systems segregated and isolated from other parts of your network? Yes No

e. Please outline which end-of-life or unsupported systems you operate, what they are used for, and how many are used in your business: Yes No

f. Please outline your decommissioning plans and timelines:

g. Please outline other mitigating controls in place to minimise lateral movement from unsupported systems to other environments within your network:

55. Do you regularly scan your external firewalls for any unnecessary open ports? Yes No

56. Do you disable all non-essential open ports and protocols? Yes No

57. Do you have a formal patch management process in place? Yes No

58. Target timelines depending on vulnerability criticality ([Common Vulnerability Scoring System](#) - CVSS)

Low	days	Medium	days	High	days	Critical	days
-----	------	--------	------	------	------	----------	------

59. Please detail your level of compliance with these targets over the most recent 12 months:

60. If a patch cannot be applied in a timely manner, what actions do you take to mitigate vulnerability risk?

61. Are patches tested in a controlled environment before deploying more broadly? Yes No
Additional commentary:

Third Party Risk Management

For this section, third party technology providers may include cloud services, data hosting, business application services, co-location, data back-up, data storage, data processing, or any similar type of outsourced computing or information services.

1. Do you have dedicated vendor management resources? Yes No
2. Do you perform assessments or audits to ensure third party technology providers meet your company's data and information security requirements? Yes No Partial
3. Do you perform risk-based assessments on which technology vendors are most critical to your business? Yes No Partial
4. Please indicate who is involved in choosing and assessing technology vendors, suppliers, and service providers:

Vendor management resource	Business unit resource
Risk management resource	Technical information technology resource
Legal resource	Other

5. Please indicate applicable contingency planning for business-critical outsourced technology services:

Alternative service providers are available for use in case of primary provider unavailability
Contracts are in place with some alternative providers
Alternative providers have been identified, but not contracted with
Single-source providers are used for most business-critical outsourced technology services

Additional commentary on your management of and reliance on outsourced technology providers:

6. Please select what is included in vendor assessments, either prior to contracting or during audits:

Information security certification review
Business resilience certification review
Penetration testing
Cyber security rating service (BitSight, SecurityScorecard, OneTrust, Prevalent, or similar)
Review of vendor's backup procedures
Service Level Agreement (SLA) assessment
Multi-Factor Authentication review
Data Protection Impact Assessment performed
Data Protection Agreements included in contracts
Other:

7. How often do you waive your right of recourse against any third party technology providers in the event of service disruption?

Never or infrequently
Sometimes
Always or most of the time
Cyber security rating service (BitSight, SecurityScorecard, OneTrust, Prevalent, or similar)

Other commentary:

Cloud Security

- | | | |
|--|-----|-----|
| 8. Do you utilise cloud applications, platforms, infrastructure, or other services? | Yes | No |
| 9. Do you have a formal cloud security policy? | Yes | N/A |
| 10. Please indicate which of the following you have implemented to support cloud security initiatives: | | |

Cloud Access Security Broker (CASB)

Secure Access Service Edge (SASE) model enforced

Zero Trust Network Access (ZTNA) cloud model enforced

Single Sign On (SSO) used for authentication to cloud services

Multi-Factor Authentication required to access business critical cloud applications

Multi-Factor Authentication required to access non-business critical cloud applications

11. Please detail any exceptions to the **MFA** responses above, or provide additional commentary:

Acquisitions

12. How many acquisitions have you made over the past three years?
13. Please detail name of entities acquired, size of entities, and dates of acquisitions:

14. When do you audit and assess the cyber security posture and exposure of such entities?

Before acquisition

After acquisition but before integration

Assessments of cyber security are rarely performed before or after acquisition

Other:

15. Please detail integration strategy, timelines, and due diligence performed regarding acquired entities:

Media

- | | | |
|--|-----|----|
| 1. Has legal counsel screened the use of all trademarks and service marks, including your use of domain names and metatags, to ensure they do not infringe on the intellectual property rights of others? | Yes | No |
| 2. Do you obtain written permissions or releases from third party content providers and contributors, including freelancers, independent contractors, and other talent? | Yes | No |
| 3. Do you involve legal counsel in reviewing content prior to publication or in evaluating whether the content should be removed following a complaint? | Yes | No |
| 4. Do you contract with third parties providers, including outside advertising or marketing agencies, to create or manage content on your behalf?
a. If yes, do you require indemnification or hold harmless agreements in your favour? | Yes | No |
| 5. Has your privacy policy, terms of use, terms of service and other customer policies been reviewed by counsel? | Yes | No |

Loss History

1. Please indicate which of the following you have experienced in the past five years (please do not indicate events that have been mitigated by existing security measures):

Data Breach

Malicious **Cyber Incident** against you

System Failure Event

Media Claim

Regulatory Actions related to data or system security

Data Breach at a third party provider of yours

Cyber Incident impacting a third party provider of yours

- a. If yes to any of the above, please provide:

Description of any claims/incidents and date of occurrence:

Description of the financial impact to your business:

Mitigating steps you've taken to avoid similar future events:

2. Are you aware of any notices, facts, circumstances, or situations that could qualify as a **Data Breach, Cyber Incident, System Failure Event** or reasonably give rise to any **Media Claim** or Cyber or Data related Regulatory Actions?

Yes No

- a. If yes, please provide additional details:

Supplemental Questions - only complete these sections if applicable to your business

Biometric Information

1. Do you collect biometric information from:
 - a. Employees Yes No
 - b. Service Providers or Contractors Yes No
 - c. Customers Yes No
 - d. Other (please specify):
2. Regarding biometrics collected, used, or stored on employees:
 - a. Do you receive written consent and a release from each individual? Yes No
 - b. Do you require each employee to sign an arbitration agreement with a class action waiver? Yes No
3. Do you have formal written policies pertaining to biometric information privacy requirements that clearly addresses retention and destruction guidelines? Yes No
4. Is written consent always obtained, and is this explicit consent? Yes No
5. When did you start collecting, storing, or processing biometric data?
6. How long have you had requirements for explicit written consent?
7. Please detail how much biometric information records you hold or are responsible for:

Operational Technology

For this section, operational technology (OT) differs from information technology (IT) in that OT is focused on monitoring, managing, and controlling industrial operations or physical equipment, while IT is focused on electronic data exchange, processing, and storage. Operational Technology may include Industrial Control Systems (ICS), Supervisory Control and Data Acquisition (SCADA), Programmable Logic Controllers (PLC), Distributed Control Systems (DCS), robotics systems, and more.

1. Do you have a formal OT security policy that includes cyber security? Yes No
2. Who is responsible for implementing and maintaining the cyber security of OT systems and networks?

IT security organisation	Engineering or business unit	Other:
--------------------------	------------------------------	--------
3. How many production sites do you operate?

a. What percentage are:	operated by you	%	operated by a provider	%
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4. On average, what percentage of maximum capacity are production facilities running at? %
5. Are production sites segmented from one another to minimise the chance of multiple sites being impacted by the same event or incident? Yes No
6. Are your OT environments segmented from the Internet? Yes No
7. How do you segregate OT from Information Technology?

VLAN	Host-based firewalls	Firewall configuration (access control list)
Air-gap	Demilitarised zoning (DMZ)	Least privilege access controls
Data diode	None of the above	Other:

8. Do you allow remote access to OT environments? Yes No

If yes, please complete the below:

a. How is remote access to OT secured? (*select all that apply*)

VPN (Virtual Private Network) **Multi-Factor Authentication**

SSO (Single Sign-on) via **MFA** **Zero Trust Network Access (ZTNA)**

Traffic **Encryption** Other:

What percentage of users are these requirements applicable to?

1. Standard employees % or N/A

2. Contractors % or N/A

3. Vendors/suppliers % or N/A

4. Privileged users % or N/A

Please detail any exceptions to the above, or provide additional commentary:

9. Please describe your patch management process and cadence for OT

10. For OT devices with critical vulnerabilities that cannot be patched or updated, please describe other compensating controls that you have in place to prevent exploitation of these devices:

11. Do you monitor and respond to events occurring in your OT environment in the same way as your Information Technology environment? Yes No

12. Do you maintain and test backups of your OT environment? Yes No

a. If yes, how are these backups protected? (*select all that apply*):

Immutable or **Write Once Read Many** (WORM) backup technology

Completely **Offline / Air-gapped** (tape / non-mounted disks) backups

Restricted access via separate Privileged Account that is not connected to **Active Directory** or other domains

Restricted access to backups via **MFA**

Encryption of backups

OT backups are segmented from IT networks

None of the above

Other:

13. Are you able to make up for any lost production by increasing production at other sites or facilities, in the case of network or system outages? Yes No

14. On average, how many days of stock or finished inventory do you maintain at production facilities or distribution locations that could continue to be sold even if production is halted? days

15. Please describe your ability to rely on manual or other workaround procedures if systems are impacted by cyber incident:

Professional Services

- | | | |
|---|-----|----|
| 1. Do you purchase any professional indemnity insurance? | Yes | No |
| 2. If yes, does your policy contain any applicable cyber exclusions? | Yes | No |
| 3. Do you operate, manage, or host any technology systems in support of your professional services? | Yes | No |
| a. Are data and systems related to such services the responsibility of your customer? | Yes | No |

Please detail:

- | | | |
|---|-----|----|
| b. If you do host data and systems for your customers, do controls described in this proposal form apply to these hosted systems as it relates to resiliency, backup strategies, and data privacy compliance? | Yes | No |
|---|-----|----|

Additional commentary:

Retail Operations

- | | | |
|--|-----|----|
| 1. Do you segregate your Point of Sale or transaction processing equipment and networks from other IT networks | Yes | No |
| 2. Please describe your patch management process and cadence for Point of Sale software applications: | | |
| 3. What percentage of your Point of Sale and/or payment terminals support chip technology meets EMV standards? % | | |
| 4. Please name the provider(s) you rely on for payment processing: | | |
| 5. Are Point of Sale systems protected by antimalware and monitored by your information security resources? | | |

Additional commentary:

- | | | |
|---|-----|----|
| 6. Do you have any franchisee locations or agreements? | Yes | No |
| a. If yes, please provide more information on who is responsible for cyber security at franchisees, and how cyber security controls are consistently applied: | | |

Cyber Improvements (Optional)

1. Please outline what improvements you have planned for the next - 12 months as it relates to cyber or information security and management:

Glossary of Terms

Active Directory Domain - is a collection of objects within a Microsoft Active Directory network. An object can be a single user or a group, or it can be a hardware component, such as a computer or printer. Each domain holds a database containing object identity information.

Advanced Endpoint Protection - is a device or software that provides protects and monitors the endpoints on your network. Endpoints include desktop and laptop computers, tablets, mobile phones, servers, and any other device connected to your network.

Application Isolation & Containment - this technology can block, restrict, or isolate specific endpoints from performing potentially harmful actions between endpoints and other applications or resources with the goal to limit the impact of a compromised system or endpoint.

Centralised Endpoint Protection Platform - is a solution deployed on endpoint devices to prevent file-based malware attacks, detect malicious activity, and provide the investigation and remediation capabilities needed to respond to dynamic security incidents and alerts.

Cloud Access Security Broker (CASB) - is software that monitors the activity between cloud service users and cloud applications to enforce security policies and prevent malicious activity.

Common Vulnerability Scoring System (CVSS) - is an open industry standard assessment of the severity of vulnerabilities, assigning scores depending on ease and potential impact of exploits.

Configuration Management Databases (CMDB) - is a database used to store information on hardware and software assets of an organisation, and is typically used to identify and manage the configuration of and the relationship between assets.

Cyber Incident - includes unauthorised access to your computer systems, hacking, malware, virus, cyber extortion, distributed denial of service attack, insider misuse, human or programming error, or any other cyber-related event.

Data Breach - means an incident where sensitive personal or corporate confidential information has been taken, lost, or viewed by an unauthorised party.

Domain Keys Identified Mail (DKIM) - is a standard email authentication method that adds a digital signature to outgoing messages to allow for improved verification of sender.

Domestic - is turnover generated by your company located inside the USA or Canada, for a customer that is also located in the USA or Canada.

Encryption - is the method of converting data from a readable format to an encoded format. It can only become readable again with the associated decryption key.

Endpoint Detection and Response (EDR) - is a solution which records and stores endpoint-system-level behaviors, use various data analytics techniques to detect suspicious system behavior, provide contextual information, block malicious activity, and provide remediation suggestions to restore affected systems.

Enterprise or Integrated Data Loss Prevention (DLP) - are software products and rules focused on preventing loss, unauthorised access, or misuse of sensitive or critical information. Enterprise DLP describes dedicated solutions implemented across an organisation and may include alerts, encryption, monitoring, and other movement control and prevention for data at rest and in motion. Integrated DLP utilises existing security tool services and add-ons to accomplish the same goal of preventing data loss and misuse.

Exports - is turnover generated by your company located outside of the USA or Canada, for a customer located in the USA or Canada.

Extended Detection and Response (XDR) - is a security threat detection and incident response tool that natively integrates multiple security products into a cohesive security operations system that unifies all licensed components, typically including endpoints, networks, servers, cloud services, SIEM, and more.

Heuristic Analysis - going beyond traditional signature-based detection in basic antivirus software, heuristic analysis looks for suspicious properties in code, and can determine the susceptibility of a system towards particular threat using various decision rules or weighing methods designed to detect previously unknown computer viruses, as well as new variants of viruses already in the “wild”.

Identity and Access Management (IAM) - ensures that the right users have the appropriate access to technology resources, and includes the management of usernames, passwords, and access privileges to systems and information

Intrusion Detection Systems (IDS) - is a device or software that monitors your network for malicious activity or policy violations.

Managed Detection and Response (MDR) - is a managed cyber security service that provides intrusion detection of malware and malicious activity in your network, and assists in rapid incident response to eliminate those threats with succinct remediation actions.

Managed Device - is a device that requires a managing agent or software tool that allows information technology teams to control, monitor, and secure such device. A non-managed device would be any device that can not be seen or managed by such products or technology teams.

Media Claim - includes any claim for product disparagement, slander, trade libel, false light, plagiarism, or similar from your website or social media accounts.

Microsegmentation - is a network security technique that enables security architects to logically divide the data center into distinct security segments down to the individual workload level, and then define security controls and deliver services for each unique segment.

Microsoft's Active Directory Administrative Tier Model - is designed to reduce the risk of privilege escalation within a Microsoft Active Directory. In this model, assets are segregated into access privilege groups.

- Tier 0 - includes assets that provide direct control of security and identity - including the Active Directory and other identity and access management systems.
- Tier 1 - typically includes servers, applications, and cloud services that support critical business data and services.
- Tier 2 - Typically includes common workstations and user devices

Mobile Device Management (MDM) - is software that is installed on a managed device that allows information technology administrators to control, monitor, and secure mobile device endpoints.

Multi-Factor Authentication (MFA) - MFA is an electronic authentication method used to ensure only authorised individuals have access to specific systems or data. A user is required to present two or more factors - these factors being 1) something you know, 2) something you have, or 3) something you are. Something you know may include your password or a pin code. Something you have may include a physical device such as a laptop, mobile device that generates a unique code or receives a voice call or a text message, a security token (USB stick or hardware token), or a unique certificate or token on another device. Something you are may include biometric identifiers.

- Note that the following are not considered secure second factors: a shared secret key, an IP or MAC address, a VPN, a monthly reauthentication procedure, or VOIP authentication.

Offline or Air-gapped - as it relates to backup solutions, offline or air-gapped storage means that a copy of your data and configurations are stored in a disconnected environment that is separate to the rest of your network. Physical tape or non-mounted disk backups that aren't connected to the internet or LAN would be considered offline.

PCI DSS - PCI DSS stands for the Payment Card Industry Data Security Standard. This defines the requirements that a company must comply with if they handle any payment card information.

Personally Identifiable Information (PII) - means any data that can be used to identify a specific individual. This may include health or medical records of employees or customers, government issued identification numbers, login usernames, email addresses, credit card numbers, biometric information, and other related personal information.

Privacy Laws and Regulations - describes the body of law that sets the requirements and regulations for the collection, storage, and usage of personally identifiable information, personal healthcare information, financial information of individuals, and other sensitive data which may be collected by public or private organisations, or other individuals.

Privileged Access Management (PAM) - describes enterprise processes and technology supporting Privileged Accounts. PAM solutions offer an additional layer of protection, and typically have automated password management, policy enforcement capabilities, account lifecycle management capabilities, as well as monitoring and reporting of privileged account activity.

Privileged Access Workstations - is a hardened workstation configured with security controls and policies that restrict local administrative access and productivity tools to minimise the attack surface to only what is absolutely required for performing sensitive job tasks. These workstations typically have no access to email or general web browsing.

Privileged Accounts - means accounts that provide administrative or specialised levels of access based on a higher level of permission.

Protective Domain Name System - is a service which prevents access to domains known to be malicious, and also allows for additional analysis and alerts regarding blocked domain requests.

Recovery Point Objective (RPO) - is the maximum acceptable amount of time that may pass after an unplanned outage or incident before the quantity of data lost during that time exceeds the tolerance set in a Business Continuity Plan.

Recovery Time Objective (RTO) - means the targeted duration of time within which a business process must be restored after an outage or disruption in order to avoid unacceptable consequences associated with a break in business continuity.

Remote Desktop Protocol (RDP) - is a Microsoft protocol that allows for remote use of a desktop computer. Without additional protections, RDP has some serious security vulnerabilities.

Sandboxing - as it relates to email solutions, a sandbox filters emails with unknown URL links, attachments, or other files, allowing them to be tested in a separate and safe environment before allowing them to proceed to your network or mail servers.

Secure Access Service Edge (SASE) - is a cloud-delivered service that combines cloud based network and security functions such as SWG, CASB, ZTNA with WAN capabilities.

Security Information and Event Monitoring (SIEM) - is technology and related services that provide real-time analysis of cyber security alerts from a collection of sources, including endpoints and applications to allow for improved detection, compliance enforcement, and incident management.

Security Operations Centre (SOC) - is a centralised function involving people, processes, and technology designed to continuously monitor, detect, prevent, analyse, and respond to cyber security incidents.

Security Orchestration, Automation, and Response (SOAR) - is technology used to automatically streamline and prioritise cyber security alerts from a collection of sources, including endpoints and applications (similar to a Security Information and Event Monitoring solution) but offers enhanced automated response and improved prediction techniques.

Sender Policy Framework (SPF) - is an email authentication method that is used to prevent unauthorised individuals from sending email messages from your domain, and generally helps to protect email users and recipients from spam and other potentially dangerous emails.

Single Sign On (SSO) - is a method of authentication that enables users to authenticate securely with multiple applications and websites without logging into each one individually. This involves a trust relationship set up between an application, known as the service provider, and an identity provider.

System Failure Event - is the unintended breakdown, outage, disruption, inaccessibility to, or malfunction of computer systems or software caused by non-malicious means. A system failure event may be caused by a power failure, human error, or other disruption.

Threat Intelligence - is information on current security threats, vulnerabilities, targets, bad-actors, and implications that can be used to inform security decisions.

URL Filtering or Web Filtering - is technology that restricts which websites a user or browser can visit on their computer, typically filtering out known malicious or vulnerable websites.

Web Application Firewall (WAF) - is a type of network, host, or cloud-based firewall placed between an application and the Internet to protect against malicious traffic, and other common web attacks that typically target sensitive application data.

Write Once Read Many (WORM) - is a data storage device in which information, once written, cannot be modified.

Zero Trust Network Access (ZTNA) - is a service involving the creation of an identity and context-based, logical access boundary around an application or set of applications.

Declarations

I declare (i) that we have made a fair presentation of the risk, by disclosing all material matters which we know or ought to know or, failing that, by giving the Insurer sufficient information to put a prudent insurer on notice that it needs to make further enquiries in order to reveal material circumstances; and that (ii) I have obtained, and will obtain in the future, the express consent to the disclosure and use of sensitive personal data from every data subject whose sensitive personal data is supplied in relation to this proposal for the purposes of (a) underwriting the risks and (b) administering and performing any resulting insurance contract. I undertake to inform the insurer promptly in writing of any material alteration to those facts occurring before completion of the contract of insurance.

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