# Cyber Risk Proposal Form

For more information, please contact our team at insurance@klapton.com or visit our website at Insurance | KIC - International Insurer & Reinsurer

## FULL APPLICANT DETAILS

| | |
|---|---|
| 1. Name of Insured | |
| 2. Physical address | |
| 3. Primary contact number | |
| 4. Primary contact email address | |
| 5. Registration number | |
| 6. Indicate the primary nature of the Business | |
| 7. Products and services offered | |
| 8. Subsidiary names (if applicable) | |
| 9. Company website address | |
| 10. Full Working hours: | |

| Type of Business (Tick all applicable) | |
|---|---|
| Manufacturing | |
| Finance, Banking and Insurance | |
| Professional, Business and Consumer Services | |
| Energy | |
| Retail and Wholesale | |
| Education | |
| Healthcare | |
| Government | |
| Transportation | |
| Media and Telekom | |





KIC – Trading Name of Klapton Insurance Company Ltd
Registered and regulated by the Anjouan Offshore Finance Authority
Registration Number L2001 | URL: www.klapton.com

Registered Address: ACS 69, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros

Administrative Contact: Klapton Management Ltd, Office 1
The Limes, Dunstable Street, Ampthill MK45 2GJ, UK

## GENERAL UNDERWRITING INFORMATION

| Revenue | |
|---|---|
| **Annual Turnover / Gross Revenue** | |
| **Gross e-business Revenue (as a percentage of Gross Revenue)** | |

Select which is applicable to your business

| **Business Size** | **Turnover (annual revenues)** | **Number of Employees** | **Tick Applicable** |
|---|---|---|---|
| **S - Small** | Up to USD 1,000,000 | Up to 10 | |
| **M – Medium** | Up to USD 10,000,000 | Up to 50 | |
| **L – Large** | Up to USD 50,000,000 | Up to 500 | |
| **E – Extra** | USD 50,000,001 and above | 501 and above | |

Geographical split of gross revenue by region

| | | | | |
|---|---|---|---|---|
| **Europe** | Last year | % | Current year | % |
| **North America (including Mexico)** | Last year | % | Current year | % |
| **Central and South America** | Last year | % | Current year | % |
| **Africa (including Maghreb Countries)** | Last year | % | Current year | % |
| **Middle East** | Last year | % | Current year | % |
| **Asia and Oceania** | Last year | % | Current year | % |
| **Russia and CIS** | Last year | % | Current year | % |

1. Number of employees

| **Permanent** | | **Contractors** | | **Temporary** | |
|---|---|---|---|---|---|
| 2. Have you been involved in any merges / acquisitions within the past 3 years | | | | **Yes** | **No** |
| 3. Do you have any planned merges / acquisitions planned within the next 12 months | | | | | |

## CLAIMS AND INSURANCE HISTORY

| | | | | |
|---|---|---|---|---|
| 1. Have you ever had a cyber insurance policy cancelled or been declined insurance cover in the last 5 years | **Yes** | | **No** | |
| **If *YES* please provide details** | | | | |
| | | | | |
| 2. Have you suffered from any of the following within the past 5 years | | | | |
| a. Systems intrusion, tampering, malicious code attack, loss of data, extorsion attempt, data theft or similar | **Yes** | | **No** | |
| b. Unauthorised transmission or disclosure of sensitive information for which you are responsible | **Yes** | | **No** | |
| c. Allegations of invasion of privacy, that sensitive information has been compromised or content infringements | **Yes** | | **No** | |
| d. Unscheduled network outage or interruption | **Yes** | | **No** | |
| 3. Has your organisation changed cyber insurers in the past 5 years | **Yes** | | **No** | |
| **If *YES* please indicate why** | | | | |
| | | | | |
| 4. Has your organisation had any cyber related incidents in the past 5 years (whether they resulted in a financial loss or claim or not) | **Yes** | | **No** | |
| **If *YES* please provide details** | | | | |
| | | | | |
| 5. If ***YES*** to any of the above, were any of these claims declined/rejected by your insurer | **Yes** | | **No** | |
| **If *YES* please provide details and reasons for declinature** | | | | |
| | | | | |
| 6. Are you or an of the partners, director or officers, aware of or are there any circumstances within the past 5 years that would have given, may give, or have given, rise to a cyber claim against the organisation or against a cyber insurance policy | **Yes** | | **No** | |





**KIC – Trading Name of Klapton Insurance Company Ltd**
**Registered and regulated by the Anjouan Offshore Finance Authority**
Registration Number L2001 | URL: www.klapton.com

Registered Address: ACS 69, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros

Administrative Contact: Klapton Management Ltd, Office 1
The Limes, Dunstable Street, Ampthill MK45 2GJ, UK

## CYBER RISK ASSESSMENT

## CYBER SECURITY POLICIES AND STANDARDS

| | | | | | |
|---|---|---|---|---|---|
| 1. | Do you have a dedicated individual responsible for Information Security/CISO | **Yes** | | **No** | |
| 2. | Have you implemented information security policies/procedures and communicated these to employees | **Yes** | | **No** | |
| 3. | Are your security policies reviewed on at least an annual basis | **Yes** | | **No** | |
| 4. | Do you comply with privacy and data protection legislation applicable to all jurisdictions and industry standards in which you operate | **Yes** | | **No** | |
| 5. | Do security policies and standards apply across all subsidiaries, joint ventures, and the like | **Yes** | | **No** | |
| 6. | Do you have a data classification policy including security requirements for sensitive data | **Yes** | | **No** | |
| 7. | Please specify any security certificates you hold (for example PCI DSS) | | | | |
| 8. | Do you enforce a "strong password policy" across all accounts, including minimum password length restriction, use of special characters and account lockout as a result of failed authentication attempts | **Yes** | | **No** | |
| 9. | Is your company or any of its subsidiaries subject to specific notification requirements in territory | **Yes** | | **No** | |
| **If *YES* please provide details** | | | | | |
| | | | | | |

## CYBER SECURITY REVIEWS AND ASSESSMENTS

| | | | | | |
|---|---|---|---|---|---|
| 1. | Do you conduct security reviews or assessments of IT Environments | **Yes** | | **No** | |
| 2. | Are assessments internal / external or both | | | | |
| 3. | How frequently are your IT environments subjected to third party security assessments, including vulnerability scanning and penetration testing. Please indicate annually / bi-annually / quarterly / never | | | | |
| 4. | Were any serious concerns raised at your last test and have these been addressed | **Yes** | | **No** | |
| 5. | Did the scope of the testing performed include both your internal and external IT environment | **Yes** | | **No** | |
| **Please attach the latest test reports** | | | | | |





**KIC – Trading Name of Klapton Insurance Company Ltd**
**Registered and regulated by the Anjouan Offshore Finance Authority**
Registration Number L2001 | URL: www.klapton.com

Registered Address: ACS 69, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros

Administrative Contact: Klapton Management Ltd, Office 1
The Limes, Dunstable Street, Ampthill MK45 2GJ, UK

## CHAPTER 1- CYBER INCIDENT RESPONSE

## CYBER SECURITY IMPLEMENTATION

| | | | | |
|---|---|---|---|---|
| 1. Please indicate which of the following you have implemented (please tick all that apply) | | | | |
| • Antivirus/malware which is updated in accordance with vendor recommendations | | | | |
| • Firewalls at all breakout points to external networks | | | | |
| • Firewalls to segment and protect sensitive data and resources within the network | | | | |
| • Web application firewalls | | | | |
| • Intrusion detection or prevention systems | | | | |
| • Security information and event management solutions | | | | |
| • Cyber threat intelligence function | | | | |
| • Data loss prevention tools | | | | |
| • Access control and remote wipe for mobile devices | | | | |
| • Access control and remote wipe for BYOD (Bring Your Own Device) devices | | | | |
| 2. Do you manage access permissions, including application of the principles of least privilege and separation of duties | **Yes** | | **No** | |
| 3. Do you actively monitor access to critical servers, data and applications | **Yes** | | **No** | |
| 4. Do you secure all computers, servers and applications according to your technical security configuration standards | **Yes** | | **No** | |
| 5. Have you implemented a formal change control process including risk assessments, testing, approval and roll back | **Yes** | | **No** | |
| 6. Have you implemented a whitelist to prevent unauthorised and/or malicious programs from executing | **Yes** | | **No** | |
| 7. Do you allow for remote access to your network | **Yes** | | **No** | |
| **If *YES* is remote access exclusively over secured channels (for example Virtual Private Network (VPN) with multi-factor authentication** | **Yes** | | **No** | |
| 8. How long after release do you implement security related patches and updates on computers and servers and network appliances (routers, firewalls etc.) Please indicate immediately / monthly / bi-annually / annually / longer | | | | |
| 9. Have you implemented physical controls to restrict and track access to your server room and other sensitive / critical processing facilities | **Yes** | | **No** | |
| 10. Are you making use of any unsupported, or outdated software or operating systems | **Yes** | | **No** | |



klapton.com
**Email:** info@klapton.com | **Tel:** +44 (0) 207 626 0606

**KIC – Trading Name of Klapton Insurance Company Ltd**
**Registered and regulated by the Anjouan Offshore Finance Authority**
Registration Number L2001 | URL: www.klapton.com

Registered Address: ACS 69, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros

Administrative Contact: Klapton Management Ltd, Office 1
The Limes, Dunstable Street, Ampthill MK45 2GJ, UK

## THIRD PARTY SERVICE PROVIDERS

Does your company make use of Third Party Service Providers for any of the following:

| Function | Outsourced | | | | Third party providers name |
|---|---|---|---|---|---|
| Cloud data processing/storage | **Yes** | | **No** | | |
| Data center/hosting | **Yes** | | **No** | | |
| Data processing (marketing/payroll) | **Yes** | | **No** | | |
| Managed cyber security services | **Yes** | | **No** | | |
| Network implementation/maintenance | **Yes** | | **No** | | |
| Off-site archiving, backup and/or storage | **Yes** | | **No** | | |
| Payment processing | **Yes** | | **No** | | |
| Software implementation/maintenance | **Yes** | | **No** | | |
| Systems development, customisation and maintenance | **Yes** | | **No** | | |
| Other (please specify) | **Yes** | | **No** | | |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 1. | What level of access do you grant third party service providers (tick applicable) | | | | | | | |
| **Administrator** | | User | | Guest | | Restricted | | |
| 2. | Do agreements with third party service providers require levels of security commensurate with your information security policies | **N/A** | | **Yes** | | **No** | | |
| 3. | Do you review that third party service providers are adhering to contractual and/or regulatory requirements regarding data protection | **N/A** | | **Yes** | | **No** | | |
| 4. | Do you require indemnification from third party service providers for any liability attributable to them (including data breach and system downtime) | **N/A** | | **Yes** | | **No** | | |

## PAYMENT CARD DATA

| | | | | | | |
|---|---|---|---|---|---|---|
| **Please complete this section only if you store or process payment card data** | | | | | | |
| 1. | What level PCI merchant have you been certified as | | | | | |
| 2. | What is your estimated number of payment card transactions processed per year | | | | | |
| 3. | Are your point of sale (POS) terminals designed to be tamper-proof | | **Yes** | | **No** | |
| 4. | Do you segregate your payment network from your normal network | **N/A** | **Yes** | | **No** | |
| 5. | Are POS terminals standalone or integrated with your systems | | | | | |
| 6. | How frequently are your POS devices scanned for malware or skimming devices | | | | | |





**KIC – Trading Name of Klapton Insurance Company Ltd**
**Registered and regulated by the Anjouan Offshore Finance Authority**
Registration Number L2001 | URL: www.klapton.com

Registered Address: ACS 69, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros

Administrative Contact: Klapton Management Ltd, Office 1
The Limes, Dunstable Street, Ampthill MK45 2GJ, UK

## PERSONNEL CYBER SECURITY

| | | | | | |
|---|---|---|---|---|---|
| 1. | Do you restrict user access based on job function and review access on at least an annual basis | **Yes** | | **No** | |
| 2. | How long after termination of employment do you typically revoke user access privileges (days / weeks / months) | | | | |
| 3. | Have you conducted any security/data/privacy training/awareness courses for employees within the last 12 months | **Yes** | | **No** | |
| 4. | Number of employees with system administration privileges | | | | |
| **Permanent** | | **Contractors** | | **Temporary** | |

## CHAPTER 2 – CYBER DIRECT COSTS

| | | | | | |
|---|---|---|---|---|---|
| 1. | Approximate number of external IP addresses on your network | | | | |
| 2. | Approximate number of servers (including virtual machines) on your network | | | | |
| 3. | Number of locations where servers are located | | | | |
| 4. | Approximate number of laptops utilised | | | | |
| 5. | Approximate number of employees receiving company emails to privately owned devices | | | | |
| 6. | How many (if any) BYOD (Bring Your Own Devices) are on your network | | | | |
| 7. | Do you make use of professional IT Services for network solutions / IT Management | **Yes** | | **No** | |
| 8. | Is your backup process automated | **Yes** | | **No** | |
| 9. | How frequently do you generate backups (daily / weekly / monthly) | | | | |
| 10. | If backups are generated, where do you store them | | | | |
| 11. | How frequently do you preform restoration testing of backups (monthly / biannually / annually) | | | | |

## CHAPTER 3- CYBER BUSINESS INTERRUPTION

| | | | | | |
|---|---|---|---|---|---|
| 1. | Please indicate the time after which a disruption or failure of your IT environment, including network and applications, would have a significant impact on your revenue and operations (hours / days / weeks / monthly) | | | | |
| 2. | Do you have an incident response plan including a team with defined roles and responsibilities, and timelines to restoration? | **Yes** | | **No** | |
| 3. | Do you have a documented and approved disaster recovery and business continuity plans | **Yes** | | **No** | |
| 4. | How long would it take you to be fully operational following a cyber incident (Hours / days / weeks / monthly) | | | | |
| 5. | Are copies of your incident response, business continuity and/or disaster recover plans kept in hard copy or in a separate and | **Yes** | | **No** | |





**KIC – Trading Name of Klapton Insurance Company Ltd**
**Registered and regulated by the Anjouan Offshore Finance Authority**
Registration Number L2001 | URL: www.klapton.com

Registered Address: ACS 69, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros

Administrative Contact: Klapton Management Ltd, Office 1
The Limes, Dunstable Street, Ampthill MK45 2GJ, UK

| | | | | | |
|---|---|---|---|---|---|
| | secure environment so that they are accessible in the event of a full network outage | | | | |
| 6. | Do you have any third party service providers who you are dependent upon to have incident response, business continuity and/or disaster recovery plans such as cloud backup services | **Yes** | | **No** | |
| 7. | What is the estimated financial impact of a disruption of failure of your IT environment to your business (USD Thousands / Hundreds of Thousands / Millions) | | | | |
| | | | | | |

## CHAPTER 4- CYBER DIRECTORS AND OFFICERS

| | | | | | |
|---|---|---|---|---|---|
| 1. | Is the company a private or public company | **Private** | | **Public** | |
| 2. | Is the company listed on a stock exchange | **Yes** | | **No** | |
| **If *YES* please advise in which country(ies) the company is listed in** | | | | | |
| | | | | | |
| | | | | | |
| 3. | Do any management, officers or employees hold any of the following | | | | |
| | a. Outside board positions (i.e. sit on any non-subsidiary company boards) | **Yes** | | **No** | |
| 4. | Are directors and officers made aware of their fiduciary duties in so far as cyber security is concerned to act in the best interests of the company | **Yes** | | **No** | |
| 5. | Are directors and officers actively involved in the management of the company's cyber security including oversight, implementation of cyber security practices and procedures as well as the remediation of any cyber security threats | **Yes** | | **No** | |
| 6. | Are directors and officers aware of their duty to disclose material information relating to cyber security to stakeholders and regulatory bodies | **Yes** | | **No** | |
| 7. | Are there any contractual obligations which can be affected by a cyber related incident such as agreements with customers, partners or service providers which may expose the directors and officers of the company | **Yes** | | **No** | |
| 8. | Are directors and officers trained in the compliance and governance requirements in so far as the cyber environment | **Yes** | | **No** | |
| 9. | Does the company have an employee handbook which is accessible to all employees that addresses cyber risks and exposures | **Yes** | | **No** | |
| 10. | Does the company have policies and procedures in place to ensure compliance with relevant legislation with regards to cyber exposures | **Yes** | | **No** | |





**KIC – Trading Name of Klapton Insurance Company Ltd**
**Registered and regulated by the Anjouan Offshore Finance Authority**
Registration Number L2001 | URL: www.klapton.com

Registered Address: ACS 69, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros

Administrative Contact: Klapton Management Ltd, Office 1
The Limes, Dunstable Street, Ampthill MK45 2GJ, UK

## CHAPTER 5 – CYBER THIRD PARTY LIABILITY

| | | | | |
|---|---|---|---|---|
| 1. Does the company have contractual agreements with customers, partners or third parties that address cyber security requirements or data protection obligations | **Yes** | | **No** | |
| 2. Does the company transfer or share cyber risks with third parties such as shared responsibility or indemnification clauses in contracts and the like | **Yes** | | **No** | |
| 3. Do you keep any third party stock or equipment at any premises, that can be affected by a cyber event | **Yes** | | **No** | |
| **If *YES* please provide details and amounts in US$ held** | | | | |
| | | | | |
| | | | | |

## DIGITAL MEDIA LIABILITY

| | | | | |
|---|---|---|---|---|
| 1. Do you have a formal review process for both online and offline content prior to publishing | **Yes** | | **No** | |
| **If *YES* are such reviews performed by a qualified legal resource** | **Yes** | | **No** | |
| 2. Do you make use of any copyrighted material provided by others | **Yes** | | **No** | |
| **If *YES* do you obtain written permission to use such material and confirm that use thereof does not infringe upon any intellectual property rights** | **Yes** | | **No** | |
| 3. Do you provide any platforms or forums which users can post or upload their own content to | **Yes** | | **No** | |
| **If *YES* is such content reviewed before publishing** | **Yes** | | **No** | |
| 4. Do you have a process for quickly removing any offending content, either from online or offline services | **Yes** | | **No** | |

## SENSITIVE AND PRIVATE INFORMATION

| | | | | |
|---|---|---|---|---|
| 12. Do you collect/store/process any of the following ***EMPLOYEE*** and ***CLIENT*** data | | | | |
| a. Bank records or financial account details | approximate no. of records | | | |
| b. Medical records or health information | approximate no. of records | | | |
| c. Payment card details | approximate no. of records | | | |
| • do you store the card numbers | **Yes** | | **No** | |





**KIC – Trading Name of Klapton Insurance Company Ltd**
**Registered and regulated by the Anjouan Offshore Finance Authority**
Registration Number L2001 | URL: www.klapton.com

Registered Address: ACS 69, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros

Administrative Contact: Klapton Management Ltd, Office 1
The Limes, Dunstable Street, Ampthill MK45 2GJ, UK

| | | | | | |
|---|---|---|---|---|---|
| • do you store the card expiry date | **Yes** | | **No** | |
| • do you store the card validation codes (CVC/CVV number) | **Yes** | | **No** | |
| d. Personal identity information (names, ID numbers, contact details, addresses) | approximate no. of records | | | |
| e. Third Party corporate confidential data | approximate no. of records | | | |
| 13. Do you make use of or provide any web application functionality to collect sensitive information | **Yes** | | **No** | |
| 14. Have your internet facing systems been configured so that no sensitive or personal data resides directly on them, but is instead stored behind a firewall on internal databases/systems | **Yes** | | **No** | |
| 15. Have you configured your network and externally visible applications and services to ensure that access to sensitive data is restricted to properly authorised requests | **Yes** | | **No** | |
| 16. Have you implemented data retention and secure destruction policies for physical and electronic data and assets | **Yes** | | **No** | |
| 17. Have you disabled employee write access to USB devices | **Yes** | | **No** | |
| 18. Do you have public facing URL addresses (websites and services such as file transfer facilities) | | | | |
| 19. Approximate number of external IP addresses on your network | | | | |
| 20. Approximate number of servers (including virtual machines) on your network | | | | |
| 21. Number of locations where servers are located | | | | |
| 22. Approximate number of laptops utilised | | | | |
| 23. Approximate number of employees receiving company emails to privately owned devices | | | | |





**KIC – Trading Name of Klapton Insurance Company Ltd**
**Registered and regulated by the Anjouan Offshore Finance Authority**
Registration Number L2001 | URL: www.klapton.com

Registered Address: ACS 69, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros

Administrative Contact: Klapton Management Ltd, Office 1
The Limes, Dunstable Street, Ampthill MK45 2GJ, UK

## CHAPTER 6- CYBER PROFESSIONAL INDEMNITY

| | | | | |
|---|---|---|---|---|
| 1. Is there a detailed description of the professional services that your organisation offers | **Yes** | | **No** | |
| 2. Do key personnel involved in professional services have the required qualifications and experience | **Yes** | | **No** | |
| 3. Do you have a defined standard of care and diligence exercised in providing professional services to clients | **Yes** | | **No** | |
| 4. Do your standard contracts or service agreements with clients include indemnification clauses | **Yes** | | **No** | |
| 5. Are there measures in place to prevent errors and omissions in the provision of professional services | **Yes** | | **No** | |
| 6. Are there established risk management procedures to identify and mitigate potential professional liability risks | **Yes** | | **No** | |
| 7. Does your organisation adhere to industry standards and best practices in the provision of professional services | **Yes** | | **No** | |
| 8. Has your organisation experienced contractual disputes related to professional services, and so, have they been resolved | **Yes** | | **No** | |

## CHAPTER 7- CYBER EXTORTION AND RANSOM INDEMNITY

| | | | | |
|---|---|---|---|---|
| 1. Have you experienced any ransomware attacks in the past? | **Yes** | | **No** | |
| If yes, please provide details of the incident(s) including dates, types of attacks, and outcomes | | | | |
| 2. Do you currently have any other cyber insurance policies? | **Yes** | | **No** | |
| If yes, please list the types of coverage and providers. | | | | |
| 3. Do you have a cybersecurity incident response plan in place? | **Yes** | | **No** | |
| 4. Do you have multi-factor authentication for access to sensitive systems? | **Yes** | | **No** | |
| 5. Are your systems protected by up-to-date antivirus and anti-malware software? | **Yes** | | **No** | |
| 6. Do you use encryption for sensitive data? | **Yes** | | **No** | |

## CHAPTER 8 – NON-MALICIOUS EVENT INDEMNITY

| | | | | |
|---|---|---|---|---|
| 1. Do you have a risk management policy in place? (Yes/No)<br>If yes, please provide a brief description. | **Yes** | | **No** | |
| 2. Do you have protocols for handling accidental damage or unintentional errors? | **Yes** | | **No** | |
| 3. Do you conduct regular staff training to prevent accidental incidents? | **Yes** | | **No** | |
| 4. Are there systems in place to monitor and manage potential risks? | **Yes** | | **No** | |
| 5. Do you perform regular audits of your risk management practices? | **Yes** | | **No** | |
| 6.Have you experienced any non-malicious incidents (e.g., accidental damage, unintentional errors) in the past?<br>If yes, please provide details of the incident(s) including dates, types of incidents, and outcomes. | **Yes** | | **No** | |
| 7.Do you currently have any other insurance policies related to non-malicious events? | **Yes** | | **No** | |





**KIC – Trading Name of Klapton Insurance Company Ltd**
**Registered and regulated by the Anjouan Offshore Finance Authority**
Registration Number L2001 | URL: www.klapton.com

Registered Address: ACS 69, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros

Administrative Contact: Klapton Management Ltd, Office 1
The Limes, Dunstable Street, Ampthill MK45 2GJ, UK

## REQUESTED COVER STRUCTURE

Requested cover start date

| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

Base Policy Limits

| Chapter | Limit Details | S - Small | M - Medium | L - Large | E - Extra |
|---|---|---|---|---|---|
| 1 – Incident Response | Up to USD | 10,000 | 25,000 | 100,000 | 250,000 |
| 2 – Direct Costs | Up to USD | 25,000 | 50,000 | 250,000 | 500,000 |
| 3 – Business Interruption | Up to USD | 25,000 | 50,000 | 250,000 | 1,000,000 |
| 4 – Directors & Officers | Up to USD | 100,000 | 150,000 | 500,000 | 1,000,000 |
| 5 – Third Party Liability | Up to USD | 100,000 | 250,000 | 1,000,000 | 5,000,000 |
| 6 – Professional Indemnity | Up to USD | 50,000 | 150,000 | 1,000,000 | 1,000,000 |
| 7 – Ransom Indemnity | Up to USD | 250,000 | 250,000 | 250,000 | 250,000 |
| 8 – Non Malicious event | Up to USD | 250,000 | 500,000 | 500,000 | 750,000 |
| **Annual Aggregate Limit (Chapters _____)** | **Up to USD** | **0,000,000** | **0,000,000** | **0,000,000** | **00,000,000** |

* Limitation: Ransomware coverage is available only to corporate clients with a minimum turnover of USD 30,000,000, excluding individual clients. Eligibility requires specific financial stability and operational criteria.

## DESIRED LIMIT OF INDEMNITY

Please tick if an increase in the standard limit of liability is required according to business category:

| Insured Category | S - Small Limit | |
|---|---|---|
| **Standard Limit** | 150,000 | |
| **Increase to** | 350,000 | |
| | 1,000,000 | |
| | 2,500,000 | |
| | 5,000,000 | |

| Insured Category | M - Medium Limit | |
|---|---|---|
| **Standard Limit** | 350,000 | |
| **Increase to** | 1,000,000 | |
| | 2,500,000 | |
| | 5,000,000 | |
| | 7,500,000 | |

| Insured Category | L – Large Limit | |
|---|---|---|
| **Standard Limit** | 2,500,000 | |
| **Increase to** | 5,000,000 | |
| | 7,500,000 | |
| | 10,000,000 | |
| | 12,500,000 | |

| Insured Category | E - Extra Limit | |
|---|---|---|
| **Standard Limit** | 5,000,000 | |
| **Increase to** | 7,500,000 | |
| | 10,000,000 | |
| | 12,500,000 | |
| | 15,000,000 | |





KIC – Trading Name of Klapton Insurance Company Ltd
Registered and regulated by the Anjouan Offshore Finance Authority
Registration Number L2001 | URL: www.klapton.com

Registered Address: ACS 69, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros

Administrative Contact: Klapton Management Ltd, Office 1
The Limes, Dunstable Street, Ampthill MK45 2GJ, UK

## DECLARATION AND CONSENT

1. I know this insurance is executed and placed with a foreign Insurer and I have checked the legality of the process. I know that local regulator does not regulate foreign Insurers.
2. I declare my answers are full, correct and made under my own free will with no facts or material details omitted that may affect the risk assessment by the Insurer. It is agreed this application will be the basis for the quote.
3. I declare that the information provided in this proposal form is accurate and complete to the best of my knowledge. I understand that providing false or incomplete information may result in denial of coverage or claims.
4. I know that all questions in this application are considered material information and I do not know any further information that may affect the Insurers decision as to the cover, its scope and terms.
5. I know and agree that document will be issued in English. The fact that a document is in English, which may not be my mother tongue, will not be a basis for any claim by me towards the Insurer and the cover.
6. I know the insurance will become effective only after the Insurer has confirmed cover in writing, and also only after the premium payment has been made. It is y sole duty to read and pay attention to the different conditions of the policy.
7. Neither I nor the business proposed for insurance or any employee of mine or of the business proposed for insurance been convicted of any criminal offense, other than traffic violation in the past 5 years.
8. If the business proposed for insurance legally needs any local license or permit, it is declared and certified that such license is obtained and is valid.

**<u>Please note:</u> It is precedent condition to any liability under this policy that the Insured or the Insured's employees will be present or be in the immediate proximity of the Insured premises at all times the premises are being used.**

| Name (duly authorised) | Designation |
|---|---|
| Signature | Date (D D M M Y Y Y Y) |





KIC – Trading Name of Klapton Insurance Company Ltd
Registered and regulated by the Anjouan Offshore Finance Authority
Registration Number L2001 | URL: www.klapton.com

Registered Address: ACS 69, Mutsamudu, Autonomous Island of Anjouan, Union of Comoros

Administrative Contact: Klapton Management Ltd, Office 1
The Limes, Dunstable Street, Ampthill MK45 2GJ, UK