



SME Data & Cyber Security
Protection Insurance
Instant application form



IMPORTANT NOTICE:

If your consolidated total annual revenue is more than S\$20,000,000, you are not eligible for this SME offer. Please contact your insurance intermediary for separate underwriting.

SECTION 1: POLICY COVERAGE AND PREMIUM TABLE

POLICY BENEFIT (INSURING CLAUSES)	PREMIER PLAN
CRISIS MANAGEMENT	
1.1.1 Data Forensic Expenses	Full Limit
1.1.2 Breach Consultation Costs	Full Limit
1.1.3 Costs to Restore	Full Limit
1.1.4 Breach Response (Notification, Credit, and ID Monitoring)	Full Limit
1.1.5 Public Relations	Full Limit
BUSINESS INTERRUPTION	
1.2 Business Interruption (8 hours waiting period)	Full Limit
FIRST PARTY COVERAGE	
1.3.1 Hacker Theft Cover	\$50,000
1.3.2 Network Extortion Coverage	Full Limit or \$1,000,000, whichever is of the lower figure
1.3.3 Loss Adjustor Costs	\$50,000
THIRD PARTY LIABILITY	
1.4.1 Third Party Liability	Full Limit
1.4.2 Regulator Liability	Full Limit
1.4.3 Investigation Liability	Full Limit
1.4.4 PCI DSS Cover	\$100,000
1.4.5 Consumer Redress Fund	Full Limit
EXTENSIONS	
2.1 Emergency Costs	\$50,000
2.2 Loss Mitigation Costs	\$50,000
2.3 Network Improvement	Not Applicable
2.4 Personal Reputation Cover	Full Limit
2.5 Network Failure	Not Applicable

POLICY CONDITIONS	
Continuity Date	Unlimited
Retroactive Date	Unlimited
Territory/Jurisdiction	Worldwide
Period of Insurance	12 Months
Defence Costs	Part of the Limit of Liability (via endorsement)
Network Extortion Coverage	30% Coinsurance above Policy Excess (via endorsement)

PREMIUM PLAN (Figures listed below are in Singapore Dollars)

Revenue (based on past 12 months revenue)	Limit of Liability	Policy Excess	Premium (excludes prevailing GST)	Please tick option
Up to \$1,000,000	\$250,000	\$1,000 Each and Every Claim (Applicable to each and every insuring clauses)	\$900	<input type="radio"/>
	\$500,000		\$1,200	<input type="radio"/>
	\$1,000,000		\$1,500	<input type="radio"/>
	\$2,000,000		\$1,900	<input type="radio"/>
\$1,000,001 to \$3,000,000	\$250,000		\$1,200	<input type="radio"/>
	\$500,000		\$1,500	<input type="radio"/>
	\$1,000,000		\$1,800	<input type="radio"/>
	\$2,000,000		\$2,300	<input type="radio"/>
\$3,000,001 to \$5,000,000	\$250,000		\$1,400	<input type="radio"/>
	\$500,000		\$1,800	<input type="radio"/>
	\$1,000,000		\$2,200	<input type="radio"/>
	\$2,000,000		\$2,800	<input type="radio"/>
\$5,000,001 to \$10,000,000	\$250,000		\$2,100	<input type="radio"/>
	\$500,000		\$2,700	<input type="radio"/>
	\$1,000,000		\$3,300	<input type="radio"/>
	\$2,000,000		\$4,200	<input type="radio"/>
\$10,000,001 to \$20,000,000	\$250,000		\$2,900	<input type="radio"/>
	\$500,000		\$3,900	<input type="radio"/>
	\$1,000,000		\$4,900	<input type="radio"/>
	\$2,000,000		\$6,500	<input type="radio"/>

RISK MANAGEMENT SERVICE

We understand the adverse impact of a security breach on your business. To proactively help you better prepare, the service below is made available to you **at no additional costs**.

Delta reserves the right (a) not to provide any of the service(s), (b) to add new services, and (c) to remove any of the services at our discretion.

Business Data Breach Scanner

Identify if cyber criminas are actively trading your employees stolen information (Optional): ☐ Yes ☐ No

Contact details for Risk Management Service:

Name and designation:

Email:

Contact number:

SECTION 2: UNDERWRITING CRITERIA

Important Notice: You are only eligible for this SME offer should your company satisfies all the underwriting criteria listed below:

- 1 Your Business (including your subsidiaries) is not in the following sectors:
- (a) Social Networking Sites/Portals

(b) Adult Networking Sites/Portals

(c) Adult Entertainment Providers or Sites

(d) Online Trading

(e) E-Commerce Platform including any service that has payment and/or financial transaction functions

(f) Data Aggregators

(g) Online Gambling Operators

- (h) Digital Currency Exchanges
- (i) Credit or Debit Card Processors
- (j) Financial Institution or companies governed by any Banking or Financial Institution Act or related Acts.
- (k) Legal Services / Solicitors / Lawyers
- (l) Healthcare Services / Medical Services / Clinic / Dental / Hospitals
- (m) Insurance Brokers
- (n) Recruitment Agent / Executive Search Services

The above list serves only as a guide and Delta will need to confirm acceptance of the business nature for the underwriting criteria to be satisfied and cover to commence.

2 Security Controls:

Your business (including your subsidiaries) has controls in place for:

- (a) system security controls such as anti-virus, firewall or equivalent protection and timely installation of software patches;
- (b) access security such as passwords for all employees and other users with privileged access.

3 Backup and Recovery:

Your business (including your subsidiaries) performs weekly data backup and have recovery procedures.

4 Geographical Presence and Operation Setup:

- (a) Your Company and subsidiaries are based in Singapore and do not have any overseas operations.
- (b) Your Company does not have more than two subsidiaries and for each of these subsidiaries:
 - (i) the revenue is not more than that of the Named Insured, and
 - (ii) the business nature is the same as that of the Named Insured.

5 Network Link:

Your business network (including your subsidiaries) is not connected to your parents' or any main franchises' network.

6 Loss History and Circumstance:

- (a) Your business (including your subsidiaries) has not sustained any single loss or losses, including any fines, of a type that would be covered by a cyber/data protection insurance policy.
- (b) You (including your subsidiaries) do not have knowledge of any act, omission, fact, event or circumstance that may give rise to a loss under this proposed insurance offer.

SECTION 3: POLICYHOLDER INFORMATION

Named Insured:

Address:

Business nature:

Date of incorporation:

Total revenue (inclusive of subsidiaries) for the last 12 months: SGD\$

Policy start date (must not be before the date of this application):

SECTION 4: GENERAL INFORMATION

Data Protection Provision:

Delta collects, uses and discloses your personal data in accordance with the Personal Data Protection Act 2012.

Delta may disclose the personal data of our Insured to third parties that includes (but not limited to):

- (a) the service providers engaged by Delta;
- (b) companies within the Delta group;
- (c) co-insurers and reinsurers;
- (d) underwriters;
- (e) government agencies.

You, our Insured, consent to Delta using and disclosing your personal data. You may withdraw your consent by written notice to Delta but Delta may not be able to provide you with insurance products, services or response to any insurance related matters afterwards.

Risk Management Services Disclaimer:

- (a) Depending on the work arrangement/schedule of Delta's Service Providers, it may take seven to ten days to arrange for the services to be conducted.
- (b) Each Consultation Service is capped at one hour and anything beyond will be chargeable at the discretion of the Service Provider.
- (c) If, after the engagement with Delta's Service Providers for any service, further service is required from the same Service Provider, it will be done through a chargeable separate engagement between the client and the Service Provider.
- (d) Delta will not be held responsible or liable, directly or indirectly, for any loss or damage caused or alleged to have been caused by the use of, or reliance on, any of the services performed by any of the Service Providers.
- (e) Delta reserves the right:
 - (i) not to provide any of the service;
 - (ii) to add new services, and
 - (iii) to remove any of the services at our discretion.
- (f) These services are only available to the entities in Singapore at this stage (if otherwise, please contact us to discuss).

SECTION 5: DECLARATION

On behalf of all proposed Applicants I/We declare and agree that all information provided in this proposal or attachments is true and correct in every respect and that all information that may be material in considering this proposal form has been fully and accurately disclosed to Delta Underwriting Private Limited in writing in a manner which would not mislead a prudent insurer.

Statement pursuant to Section 25(5) of the Insurance Act (Cap 142) or any amendments thereof; I/We agree that this declaration shall be the basis of and incorporated in the insurance contract and that the insurance contract may be avoided (amongst other things) if I/we fail to disclose in this application, fully and faithfully, all the facts which I/we know or ought to know.

I/We undertake to inform Delta Underwriting Private Limited of any material alteration to the above information whether occurring before or after the completion of this insurance contract.

I/We understand that:

- (a) I/We am/are obliged to advise Delta Underwriting Private Limited of any information which may be material to its consideration of this application. This information includes all information I/We know (or could reasonably be expected to know) which could influence the judgement of Delta Underwriting Private Limited whether or not to accept this application and (if accepted) on what terms, including cost and otherwise.
- (b) Failure to provide this information may result in Delta Underwriting Private Limited refusing to provide the insurance.
- (c) I/We have certain rights of access to and correction of this information.

Full name & title of individual:

Signature of Policyholder:

Date:

IMPORTANT NOTE:

Please note cover will only commence when you have received written confirmation from Delta Underwriting. This offer document is a summary of cover only. Cover is subject to the full terms, conditions and exclusions contained in the Delta Cyber Liability Insurance Policy Wording.

ABOUT DELTA UNDERWRITING & LLOYD'S OF LONDON

Delta Underwriting is proud to be the only locally operated specialist liability underwriting firm with local ownership in Singapore. Delta Underwriting is the first Financial Lines Lloyd's Coverholder in Asia specializing in Cyber, Technology and Professional Liability insurance. With the support of Allied World Assurance Company (NYSE: AWH), we provide comprehensive insurance coverage solutions with a range of liability products.

Allied World provides its insurance capital through its Syndicate AWL 2232 at Lloyd's of London. Delta Underwriting Private Limited is an approved Coverholder of Lloyd's and is acting as an agent of Syndicate AWL 2232.

Lloyd's is the world's specialist insurance market. Unlike many other insurance brands, Lloyd's is not a company – it's a market where members join together as syndicates to insure risks.

A Coverholder, like Delta Underwriting, is a company or partnership authorised by a managing agent to enter into a contract or contracts of insurance to be underwritten by the members of a syndicate managed by it in accordance with the terms of a binding authority.

Coverholders allow Lloyd's syndicates to operate in a region or country as if they were a local insurer.