

For companies under R250 million revenue

Name of Insured	_____		
Physical address	_____	Postal code	_____
Registration number	_____	VAT number	_____
Email address	_____	Contact number	_____
Nature of operations	_____		
Details of products and services offered	_____		
URL / website	_____	Annual revenue	R _____
Number of employees	_____	Limit of indemnity	R _____

**Should you answer No to any of the questions below, please contact the iTOO Cyber Insurance Team as you may be required to complete a full proposal form instead. Upon receipt, underwriters will review the application and revert.**

1. Are you domiciled in South Africa with no operations outside South Africa to be covered under this policy? Yes  No
  2. Do you collect, store or process less than all of the below: Yes  No 
    - a: 100 000 personally identifiable records (name, ID number, contact details, address)
    - b: 100 000 bank records or financial account details
    - c: 100 000 unique payment cards per year (credit card, debit card)
    - d: 50 000 medical records or health information
  3. Please confirm if you have implemented the following security controls: Yes  No 
    - Active, paid for Internet Security software on all Sensitive Systems e.g Anti-Virus / Anti-Malware
    - Apply patches and updates noted as being critical by the provider within 1 month of release and general security related patches and updates within 3 months of release
    - Password controls including:
      - a. Minimum 8 characters
      - b. Passwords which are not easy to guess e.g. not consisting of your name, the company name or well-known simple passwords such as Password!1
      - c. Passwords changed at least quarterly unless multi factor authentication is implemented or 14-character passwords are used
      - d. Accounts are locked out after at most 10 failed authentication attempts
    - Resiliency controls including:
      - a. Weekly backup generation or replication (process of copying or reproducing data to a separate location)
      - b. Having a backup copy which is separate to or protected from your production (live/working) environment so that the likelihood of one incident impacting live and backup data is mitigated e.g. backup to cloud, disconnected/offline storage or ransomware protection enabled backup generation software
      - c. Test the ability to restore or read from backups at least every 6 months
- Multi factor authentication to gain access to payment applications Yes  No
- If you have a company network, please confirm that you have implemented all the following: Yes  No  No Network
- Firewalls to restrict access to Sensitive Information
  - Where enabled, remote access is exclusively via secured channels such as virtual private network (VPN)
  - Sensitive System activity logs such as firewall and Active Directory (as used in your environment) are stored for at least 3 months

Annual Revenue	*Deductible	Limit of Indemnity (per claim and in the annual aggregate)					
		R1 000 000	R2 500 000	R5 000 000	R7 500 000	R10 000 000	R15 000 000
R 0 - R 10 000 000	5 000.00	6 325.00	9 985.00	13 885.00	17 625.00	21 375.00	32 065.00
R 10 000 001 - R25 000 000	10 000.00	8 500.00	13 375.00	19 305.00	23 500.00	27 795.00	37 135.00
R 25 000 001 - R50 000 000	15 000.00	10 325.00	16 345.00	23 495.00	28 650.00	33 815.00	45 180.00
R 50 000 001 - R 100 000 000	25 000.00	11 535.00	18 215.00	26 245.00	31 975.00	37 695.00	50 385.00
R 100 000 001 - R150 000 000	50 000.00	12 335.00	19 475.00	27 995.00	34 125.00	40 205.00	53 745.00
R 150 000 001 - R200 000 000	75 000.00	13 845.00	21 865.00	31 495.00	38 375.00	46 200.00	60 465.00
R 200 000 001 - R 250 000 000	100 000.00	15 795.00	24 950.00	35 895.00	43 785.00	51 655.00	69 035.00

Annual premiums reflected \* Each and every claim

### Terms and Conditions

- The applicable policy wording is the iTOO Go Cyber Insurance policy wording, including:
  - A. Cyber Liability
  - B. First Party Expenses
  - C. Cyber Extortion
  - D. Theft of Funds
  - E. Crisis Management and Notification Expenses
  - F. Loss of Business Income
  - G. Digital Media Liability
  - H. Physical Damage
- Loss of Business Income deductible is 12 hours and is sub limited to 50% of the annual limit of indemnity
- Cyber extortion is sub limited to 50% of the annual limit of indemnity
- Theft of Funds and Physical Damage is included as standard and is sub limited to R250 000
- Premiums include 15% VAT and 20% Commission
- Retroactive date as per inception date unless prior uninterrupted cyber insurance cover has been held. Please provide expiry schedule as proof.
- Risk dependent iTOO reserves the right to review and adjust the above premiums

### Optional Additional Endorsements:

Please complete the relevant Annexure if looking for cover for the additional endorsement or a limit higher than R250 000 for Theft of Funds or Physical Damage cover.

- |                               |                              |                             |                                    |
|-------------------------------|------------------------------|-----------------------------|------------------------------------|
| • Initial Response Phase      | Yes <input type="checkbox"/> | No <input type="checkbox"/> |                                    |
| • Theft of Funds              | Yes <input type="checkbox"/> | No <input type="checkbox"/> | If Yes, please complete Annexure A |
| • Outsourced Service Provider | Yes <input type="checkbox"/> | No <input type="checkbox"/> | If Yes, please complete Annexure B |
| • Payment Card Industry       | Yes <input type="checkbox"/> | No <input type="checkbox"/> | If Yes, please complete Annexure C |
| • Phone Phreaking             | Yes <input type="checkbox"/> | No <input type="checkbox"/> | If Yes, please complete Annexure D |
| • Physical Damage             | Yes <input type="checkbox"/> | No <input type="checkbox"/> | If Yes, please complete Annexure E |

### Privacy

In accordance with the applicable laws, we may be required to share your personal information with other insurers, industry bodies, credit agencies and service providers. This includes information about your insurance, claims and premium payments. We do this to provide insurance services, prevent fraud, assess claims and conduct surveys. We will treat your personal information with caution and have put reasonable security measures in place to protect it. By signing this application for insurance, you agree to the processing and sharing of your personal information.

### Declaration

This application does not bind the Proposer to buy or the insurer to issue the insurance, but it is agreed that this form shall be the basis of the contract should a policy be issued. The Proposer declares that the statements set forth in this application are true. The Proposer further declares that if the information supplied on this application changes between the date of this application and the time when the policy is issued, the Proposer will immediately notify the insurer of such changes and the insurer may withdraw or modify the proposed terms of insurance.

Name \_\_\_\_\_

Position \_\_\_\_\_

Signature \_\_\_\_\_

Date

Y	Y	Y	Y	M	M	D	D
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