

QBE Cyber and Data Security (Auto-bind) Proposal Form



QBE Insurance (Malaysia) Berhad Reg. No.: 198701002415 (161086-D)

(Part of QBE Insurance Group)
 (Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)
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 SST Reg No: B16-1808-31042744
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Clear form

Pursuant to Section 129 of the Financial Services Act 2013, the requirement of full and frank disclosure of the above information and anything which may be material to the risk for which you seek cover (eg. claims, whether founded or unfounded), or to the magnitude of the risk, is of the utmost importance with this type of insurance. It is better to err on the side of caution by disclosing anything which might conceivably influence the insurer's consideration of your proposal, otherwise the policy issued may be void.

Brokerage/Agency name	<input type="text"/>	Producer No.	<input type="text"/>
Producer name	<input type="text"/>	Contact No.	<input type="text"/>

APPLICANTS DETAILS (the applicant including all subsidiaries)

Legal entity name of applicant	<input type="text"/>	Registration No.	<input type="text"/>
Business occupation/industry	<input type="text"/>	Website	<input type="text" value="www."/>
Principal address	<input type="text"/>	Postal Code	<input type="text"/>
Email	<input type="text"/>	Contact No.	<input type="text"/>

Are these statements correct? (if any answer is "NO" please contact your agent/broker who will refer to QBE for underwriting and pricing)

(a) Your annual revenue (including fee income, net profit/loss (before tax), gross wage roll) does not exceed RM30m	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
(b) Your revenue is not derived from outside Malaysia	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
(c) You have up-to-date anti-malware, firewall protection and automatic virus-scan on all your computer systems	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
(d) Your business activities do not include any of the below occupations/industries:				
(i) Health care/hospital/medical	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
(ii) Social media/social networking/100% e-commerce business/adult entertainment/gambling	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
(iii) Internet Service Provider/Telco/hosting/data center/data aggregator/data processor/cyber security	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
(iv) Utility/energy/oil & gas/mining	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
(v) Government/education	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
(vi) Financial institution related services such as mortgage, investment, merchant bank, government and development bank, savings or loan institution, mortgage lender, building society, credit union, insurance company, insurance broking, financial advisory	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
(vii) Decentralised finance/peer-to-peer lending/cryptocurrency/Non-fungible tokens (NFTs)/ digital currency/digital assets	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
(e) You have obtained Personal Data Protection license issued by Personal Data Protection Commission. Please provide the date of certification	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
(f) Is remote access, and all administrative access, to applicant data and systems protected by multi-factor authentication?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No

MAIN POLICY COVER (excluding SST and Stamp Duty)

LIMIT OF INDEMNITY (Any one claim and in the aggregate)	DEDUCTIBLE (each & every claim)	REVENUE current financial year (forecast) RM				
		Up to 6,000,000	6,000,001 to 10,000,000	10,000,001 to 15,000,000	15,000,001 to 20,000,000	20,000,001 to 30,000,000
RM300,000	RM15,000	RM1,600 <input type="checkbox"/>	RM1,850 <input type="checkbox"/>	RM2,250 <input type="checkbox"/>	RM2,600 <input type="checkbox"/>	RM3,100 <input type="checkbox"/>
RM750,000	RM15,000	RM2,250 <input type="checkbox"/>	RM2,500 <input type="checkbox"/>	RM3,200 <input type="checkbox"/>	RM4,100 <input type="checkbox"/>	RM5,550 <input type="checkbox"/>
RM1,500,000	RM15,000	RM2,850 <input type="checkbox"/>	RM3,200 <input type="checkbox"/>	RM4,100 <input type="checkbox"/>	RM4,700 <input type="checkbox"/>	RM6,800 <input type="checkbox"/>
RM3,000,000	RM15,000	RM3,450 <input type="checkbox"/>	RM4,000 <input type="checkbox"/>	RM4,950 <input type="checkbox"/>	RM5,950 <input type="checkbox"/>	RM7,750 <input type="checkbox"/>

WITH OPTIONAL EXTENSIONS TO MAIN POLICY COVER (excluding SST and Stamp Duty)

Cyber Business Interruption and Cyber Extortion extension						
RM300,000	RM15,000	RM2,100 <input type="checkbox"/>	RM2,500 <input type="checkbox"/>	RM3,100 <input type="checkbox"/>	RM3,450 <input type="checkbox"/>	RM4,200 <input type="checkbox"/>
RM750,000	RM15,000	RM3,000 <input type="checkbox"/>	RM3,350 <input type="checkbox"/>	RM4,350 <input type="checkbox"/>	RM5,450 <input type="checkbox"/>	RM7,400 <input type="checkbox"/>
RM1,500,000	RM15,000	RM3,850 <input type="checkbox"/>	RM4,350 <input type="checkbox"/>	RM5,450 <input type="checkbox"/>	RM6,300 <input type="checkbox"/>	RM9,150 <input type="checkbox"/>
RM3,000,000	RM15,000	RM4,650 <input type="checkbox"/>	RM5,300 <input type="checkbox"/>	RM6,650 <input type="checkbox"/>	RM7,900 <input type="checkbox"/>	RM10,350 <input type="checkbox"/>

CLAIMS AND DECLARATION

Are these statements correct? (if any answer is "NO" please contact your agent/broker who will refer to QBE for underwriting and pricing)

- (a) You have never experienced any system outage affecting your business Yes No
- (b) You have never experienced any cyber, data breach, or ransomware incident, or any other claim that could be the subject to a claim under the policy Yes No

I the undersigned, after enquiry declare as follows:

- (a) I am authorised by each of the other entities to be insured to complete this proposal form. Yes No
- (b) I have read and understood the notice to the proposed insured at the back of the proposal form. Yes No
- (c) I have read this proposal form and the accompanying documents and acknowledge the contents of same to be true and complete. Yes No
- (d) I understand that, up until a contract of insurance is entered into, I am under a continuing obligation to immediately inform QBE of any change in the particulars or statements contained in this proposal form or in the accompanying documents. Yes No

Name of Managing Director /
Chief Executive Officer

Date: (dd/mm/yyyy)

Signature

MAIN POLICY COVERAGE (Please refer to the insurance policy wording for full coverage details)

<p>INSURED SECTION 1: Cyber, data security and multimedia cover (third party claims)</p> <ul style="list-style-type: none">• Liability arising out of multimedia exposures as a result of a hacker. For example defamation, libel and infringement of intellectual property rights.• Liability arising from the failure to properly handle, manage, store, destroy or otherwise control personally identifiable information.• Liability arising out of unintentional transmission of a computer virus.• Liability arising out of a hacker's fraudulent use of information.• The costs of any financial benefit that has been transferred to a third party that cannot be recouped and has occurred as a result of a covered loss.• The costs to replace or restore documents discovered by the insured to be lost, damaged or destroyed.	<p>INSURED SECTION 4: Regulatory defence and penalty costs cover (first party claims)</p> <ul style="list-style-type: none">• Payment for those amounts which the insured is legally obliged to pay (including legal and defence costs) as a result of a civil regulatory action, regulatory compensatory award, civil penalty, or fines to the extent insurable by law, imposed by a government or public authority regulator. <p>INSURED SECTION 5: Public relations costs cover (first party claims)</p> <ul style="list-style-type: none">• Payment for all reasonable costs the insured incurs for a public relations and crisis management consultant to avert or mitigate any material damage to any of the insured's brands and business operations.
<p>INSURED SECTION 2: Data breach notification cover (first party claims)</p> <ul style="list-style-type: none">• The provision of consumer notifications to comply with data breach law following a data breach.• The legal fees incurred to identify notification communication obligations and draft notification communications.• The costs to send and administer notification communications.• The costs of call center services to respond to enquiries and queries following a notification communication.	<p>INSURED SECTION 6: IT forensics costs cover (first party claims)</p> <ul style="list-style-type: none">• Payment for a forensic consultant to establish the identity or methods of the hacker or other details required by the insurer following a data breach.• Payment for a security specialist to assess the insured's electronic security and the costs of reasonable security improvement.• Payment for the temporary storage of the insured's electronic data at a third-party host location, if it is viewed that the insured's information and communication assets remain vulnerable to damage, destruction, alteration, corruption, copying, stealing or misuse by a hacker.
<p>INSURED SECTION 3: Information and comm. asset rectification (first party claims)</p> <ul style="list-style-type: none">• The costs to repair, restore or replace the affected parts of the insured's information and communication assets after they were damaged, destroyed, altered, corrupted, copied, stolen or misused by a hacker.	<p>INSURED SECTION 7: Credit monitoring costs (first party claims)</p> <ul style="list-style-type: none">• Payment for credit monitoring services in order to comply with data breach law.

OPTIONAL EXTENSIONS TO MAIN POLICY COVER (Please refer to the insurance policy wording for full coverage details)

<p>INSURED SECTION 8: (OPTIONAL EXTENSION) Cyber Business Interruption and Section (first party claims)</p> <ul style="list-style-type: none">• Payment for loss of business income, as a result of the total or partial interruption, degradation in service, or failure of information and communication assets following a failure by the insured or a service provider to protect against unauthorised access to, unauthorised use of, a denial of service attack against, or transmission of a computer virus to, information and communication assets.	<p>INSURED SECTION 9: (OPTIONAL EXTENSION) Cyber extortion cover (first party claims)</p> <ul style="list-style-type: none">• Payment for reasonable and necessary expenses incurred by the insured including the value of any ransom paid by the insured for the purpose of terminating a cyber extortion threat.
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DECLARATION

I have read and understood the Personal Information Collection Statement attached to this Proposal Form.

I would like to receive information about goods and services of QBE Malaysia or their affiliates via email and/or phone. Yes No

Name

NRIC No

Signature & Company Stamp:

Date: (dd/mm/yyyy)

PERSONAL INFORMATION COLLECTION STATEMENT

In relation to the personal data collected by QBE Insurance (Malaysia) Bhd. ("QBEM"), I/We agree and acknowledge that:

- a) the personal data requested is necessary for QBEM to process your application for insurance or claim and any such data not provided may mean this application or claim cannot be processed;
- b) the personal data collected in this form may be used by QBEM for the purposes stated in its Privacy Policy found at [https:// www.qbe.com/my/privacy-policy](https://www.qbe.com/my/privacy-policy). These include underwriting and administering the insurance policy being applied for (including obtaining reinsurance, underwriting renewals, claim processing, investigation, payment and subrogation and any related purposes);
- c) QBEM may transfer the personal data to the following classes of persons (whether based in Malaysia or overseas) for the purposes identified in (b) above:
 - i. third parties providing services related to the administration of my/our policy (including reinsurance);
 - ii. financial institutions for the purpose of processing this application and obtaining policy payments;
 - iii. in the event of a claim, loss adjustors, assessors, third party administrators, emergency providers, legal services providers, retailers, medical providers and travel carriers;
 - iv. another member of the QBE group (for all of the purposes stated in (b)) in any country; or
 - v. other parties referred to in QBE's Privacy Policy for the purposes stated therein;
- d) I/We may gain access to, or request correction of my/our personal data (in both cases, subject to a reasonable fee), via email or post at:

QBEM Insurance (Malaysia) Bhd.
Address: No. 638 Level 6, Block B1, Leisure Commerce Square,
No. 9 Jalan PJS 8/9, 46150 Petaling Jaya, Selangor
Email: info.mal@qbe.com
- e) that where I/We are providing personal data on behalf of another person to QBEM, I/We have obtained consent from the other person who have agreed that their personal data will be released to QBEM in accordance with paragraphs (a), (b) and (c) above.