HDFC ERGO General Insurance Company limited



INFORMATION AND NETWORK TECHNOLOGY ERRORS OR OMISSIONS LIABILITY INSURANCE (Claims Made and Reported Coverage)

The liability of the Company does not commence until the acceptance of the proposal has been formally intimated to the insured and full premium has been realized by the Company Before continuing, you will first need to provide us with the following:

- Advertising Materials and Product Brochures.
- 3. Copies of your standard and largest sales, service & license contracts or agreements.
- 4. Your most recent annual report or audited financial statement.
- 5. Your proforma and business plan if your company is less than three years old.
- 6. Loss history for the last five years.
- 7. A sample of your "Work for Hire" contract with your subcontractors.

Some sections of the application may not apply to your firm. Where this is the case, please mark "not applicable" (N/A). If you do not find sufficient space in any of the above columns, please use additional sheets for giving full details.

					APPLICANT	INFORMATI	ON					
Appli	cant Name: (include name	s of all	subsidiary or affiliated c	ompanies to	be insured):							
	`		· · · · · · · · · · · · · · · · · · ·	·	·							
#Mobil	e No:		*PI	lease provide o	orrect mobile numb	ner of the propose	ed insure	d to receive int	formation relating	to policy service	cing and premium a	cknowledgement
	Office Address:			odoo provido o	orroot mobile manii	oor or the propose	od iniodno	id, to 1000110 iiii	omation rolating	to policy dol vic	onig and promium a	omiowodgomone.
пеац	Office Address.											
Requ	ested Effective Date:	DN						Re	equested Retro	active Date:	D D M M	YYYY
				PA	RT I. GENEF	RAL INFORM	IATIO	N				
1. Lis	st all of your web site addre	esses:										
2.	(i) Number of years in	busine	ess:							%		
	(ii) Total number of											
	(iii) Average annual tu	rnover	of employees:							%		
			e (% based)employees:							%		
	(a) Technical									%		
	(b) Sales and	Marke	ting							%		
3. Lir	mit of Insurance											
Е	rrors & Omissions		\$1m		\$2m		\$5m		□ \$ ²	10m	☐ Ot	her\$
4. De	eductible (each claim):											
	\$25,000		\$50,000		\$100,000		\$250,0	250,000 \$500,000 0			ther \$	
5. W	orldwide Revenue, includir	na Lice	nsina Fees:									
		3	Domestic		USA	/ Canada		Res	st of World		Total	
Pric	or Year		\$		\$			\$			\$	
Current Year \$			\$			\$			\$			
Estimated Next Year \$			\$		\$			\$				
6. Do you have any operations in the United States of America?												
o. Do you have any operations in the officer states of Afficing					NO L							
	Financials											
Ov	er the past four years, how	v many	years did you post a po	sitive net inc	ome?			0	1 🗌	2	3	4

Mergers or Acquisitions or Divestitures		
8. Have you sold any companies during the past three years?	Yes	No 🗌
If yes, please detail:		
Did you retain the liabilities?	Yes	No 🗌
9. Have you acquired or merged with any companies or acquired any assets during the past three years?	Yes	No 🗌
If yes, please detail:		
Did you purchase?	Assets	Liabilities
PREMILI	M DETAILS	
Amount Rs. Rupees		
·	S OF FUND	
Salary Business Other (Please Specify)	3 OF TONE	
Name of the Bank Account Holder Bank Account No. Name of Bank MICR Code (9 digit MICR code number of the bank and branch appearing on the cheque issu IFSC Code (11 character code appearing on your cheque leaf) I wish: Any refund due on the premium payment / any payment/claims will be directly or		Account: Savings Current
*As per the IRDAI, its mandatory that all payments made to the insured only through		
PART II. TYPES OF PRO	DUCTS AND SERVICES	
Describe your business operations, and the application of your products or services:		
2. Describe Typical Customer / End User:		
3. Business Products & Services Select any of the following products and services currently generating 5% or more of your rev	onuo:	
Revenue Source	eriue.	~
* Please also complete the Network and Security questions on page 8 of this application		% of Annual Revenue
Software Development		
Prepackaged Software		%
Custom Software		%
Internet Infrastructure Software		%
Consulting, System Integration and Design		
Consulting		%
System Integration and Design		
Hardware or Network Equipment & Components		/0
Hardware Manufacture %		%
Hardware Assembly %		%
Networking Voice and Data Transport		
* Networking Voice and Data Transport		%
Data Entry, Time Sharing, Processing or Billing Services		
* Data Entry, Time Sharing, Processing or Billing Service		%
Value Added Services		
Networking Infrastructure Construction or Design		%
Maintenance, Service or Support; Engineering		%
Value Added Reselling		
* Internet Service / Access Provider, Internet Portal		
* Networking Voice and Data Transport		
Data Entry, Time Sharing, Processing or Billing Services		/0
* Data Entry, Time Sharing, Processing or Billing Service		%

Value Ad	Value Added Services								
	Networking Infrastructure Construct	ion or Design					%		
	Maintenance, Service or Support; Engineering						%		
	Value Added Reselling							%	
* 🗆	Internet Service / Access Provider, I	nternet Portal						%	
* 🗆	Application Service Provider							%	
	Temporary Leasing of Computer Pro	ogrammers						%	
* 🗆	Web Hosting and Design							%	
* 🗆	Data Center / Outsourcing / Networl	k Managed Se	rvices					%	
	Video Conferencing							%	
	Directory or Operator Services							%	
	Call Centers and Help Desk							%	
	Data Retrieval / Infomediary / Searc	h Engine					%		
	Retail or Wholesale Sales							%	
	□ Other							%	
* Please	also complete the Network and Security	questions on p	page 8 of this application	1					
	escribe any Other products or services:								
	, ,								
Please de	escribe your consulting activities:								
	DAE	TIII ADDI IC	ATION OF PRODUCTS	AND SERV	ICES				
	FAI	IIII. AFFLIO	ATION OF PRODUCTS	AND SERV	ICES				
1.	If the application of any products you develop,	or services you pr	ovide, is included in the list b	elow,			% of Annua	Il Revenue	
	identify them and indicate the percentage of an	nual revenue:							
	Network or online security advice or products							%	
	Process Control, Monitoring or Safety Critical							%	
	Banking or financial transactions							%	
	Sales, Distribution & Inventory Management						%		
	Government					%			
	Enterprise Resource Planning						%		
	Customer Relationship Management						%		
	Supply Chain Management						%		
	Enterprise Application Integration					%			
	Health Care or Medical Purposes						%		
	Aerospace or Defense applications							%	
	Fire, security, or other emergency applications							%	
	Oil and Gas, Power or Nuclear Energy							%	
	Pollution or Environmental							%	
	Content and Knowledge Management							%	
	Smart card solutions or Virtual Private Network	S				%			
	Payroll or Accounting					%			
	Entertainment or Gaming							%	
2. Number	of different products currently supported or distr	ibuted:	□ 0	☐ 1 to 3	□ 1 to 3		I to 6	☐ > than 6	
3. Number of	of various types of work/services being performed	<u> </u>	□ 0	☐ 1 to 3	3		to 6	☐ > than 6	
				.			1		
4. If your pro	oducts are consumer oriented in nature, please p	rovide the total	Less than 5,000 units	5,00	00 to 10,000 uni	its	more th	nan 10,000 units	
number of u	units sold over the last five years:								
5. What wo	uld be the largest financial and business impact o	n your customer	No Disruption	Min	or or Delayed	Major or Immediate		or Immediate	
from a failure of any of your products or services?									
Please des	cribe:								
6. List any c	ustomer that represents 10% or more of your tota	l annual revenue:							
	Customer	Revenue			Product or Service				

	PART IV. CONTRACTS AND AGREEMENTS								
1.	What is the value of your largest contract or agreement?								
2.	What is the maximum contract, agreement or purchase order length? (# of Whole or Partial Months)					\$			
3.	What is the value of your average contract, agreement, or purchase order?								
4.	What is the average contract, agreement, or purchase order length? (# of Whole or Partial Months)								
5.	Do all your contracts or agreements limit your liability to the cost of your product or service?								No 🗆
6.			ents in which you a	ccept liability for consequentia	l damages,	Yes □ No □		Indic	eate % of the time:
<u> </u>	,	ellectual Property?							
7.				arketing materials prior to rele		Yes 🗆			No 🗆
8.	Will you acce	ept customized or non-sta	indard contracts, ag	reements or purchase orders?)	Yes Indicate % of the No W			ate % of the time:
9.	Does legal co	ounsel review all customi:	zed contracts prior t	o release?			Yes □ No		
10.	Does legal counsel review all customized contracts prior to release? Are your global contracts or agreements written with the same provisions as your domestic contracts?								No 🗆
								•	
11.	. Do you office the contractor of a opening unital value (i.e. fixed price contractor)							muic	ate % of the time: %
40 D=					-4				
	tomer Name	Size of Contract (\$)	Length (Months)	purchase orders or agreeme Development Cost (%)	License Fees (%)	Maintenance (Cost/Fees	Tvn	e of Product/Services
		0.20 01 001111 1101 (4)		(/v/		(%)		.,,,,	
		\$		%	%	%			
		\$		%	%	%			
		\$		%	%	%			
		\$		%	%	%			
		\$		%	%	%			
13 Ind	icate which of t	he following provisions a	re included in your s	tandard customer contracts or	r agreements:	1			
10. 110		of Work and Specification		naridard customer contracts of	agreements.	□Yes	□No		□N/A
		es and Installation				□Yes	□No		□N/A
	Mutual Hol	d Harmless Agreement				□Yes	□No		□N/A
		of Warranties				□Yes	□No		□N/A
	· · · · · · · · · · · · · · · · · · ·	esolution / Arbitration Pro	vision			□Yes □Yes	□No □No	_	□N/A □N/A
	Severabilit	y Clause Termination				□ res □Yes	□No		□N/A
	Integration	or Entire Agreement Pro	vision			□Yes	□No		□N/A
	Force Maje	eure Clause				□Yes	□No		□N/A
				PART V. SUBCO	NTRACTORS				
1.	Do you sub	ocontract over 20% of dev	velonment impleme	ntation or support of your prod			□Ye	26	□No
2.		entage of work is generat			adolo di del video:		<u>""" </u>	,,,	
3.		nich of the following servi							
		evelopment			-		□Ye		□No
		tegration and Design					□Ye		□No
		upport, Customer Consultice of your product	ung, Call Center Sei	vices					□No □No
	Billing Serv								□No
		Infrastructure Construct	ion and Design					es	□No
	Network or	Facilities Management a	and Maintenance				□Ye	es	□No
	Infrastructure, Network or Systems Security						□Ye		□No
	Data Stora	ge					□Ye	es	□No
	PAR [*]	T VI. QUALITY CON	TROL AND PRO	DDUCT OR SYSTEM DE	VELOPMENT ANI	CUSTOMER S	SIGN-OFF I	PROC	EDURES
1									
1.		ality control procedures o Formalized Quality Cont		ne ronowing:		□Yes	□No	,	□N/A
		stomer Evaluation and Ac		es		□Yes			□N/A
		/AR Certification Process				□Yes	□No	_	□N/A
	Prototype D	Development				□Yes	□No		□N/A
		duct Recall Plan	· · · · · · · · · · · · · · · · · · ·			□Yes	□No)	□N/A
	Alpha Testi	-				□Yes			□N/A
1	Beta Testin	g			□Yes	□No	o	□N/A	

2.		evelopment procedures include the following:			
	Systems development method		□Yes	□No	□N/A
		determine customer performance expectations is required	□Yes	□No	□N/A
		ions of products and services signed by the customer	□Yes	□No	□N/A
	-	the scope of the project or services	□Yes	□No	□N/A
	Contract/Statement of work w	hich outlines responsibilities of all parties	□Yes	□No	□N/A
3.	Do your Customer sign-off pro	ocedures include the following:			
		with customer sign-off are required	□Yes	□No	□N/A
		owledged and accepted with customer sign-off when achieved	□Yes	□No	□N/A
	Final test made with the custo	□No	□N/A		
		In off agreement from the customer is required	□Yes □Yes		□N/A
		• •		□No	□N/A
	Formal policy for documenting	n/responding to customer complaints/requests for changes/fixes	□Yes	□No	□IN/A
		PART VII. CUSTOMER SUPPORT			
		PART VII. COSTOMER SUFFORT			
1.	Do you have at least two forms	s of customer or product support?		□Yes	□No
2.	Describe your customer training				
3.	Do you maintain written logs for		□Yes	□No	
4.	Describe your dispute resolution		!		
		<u>'</u>			
		PART VIII. HISTORICAL INFORMA	TION		
1.	In the past three years, have y	you or your subcontractors experienced any of the following:			
	Product Recalls	, , , , , , , , , , , , , , , , , , , ,		□Yes	□No
	Delayed or past due Contracts	<u> </u>		□Yes	□No
2			araduata ar aariigaas	□ 103	
2.		ave any customers withheld payment or requested a refund because your p	oroducts or services.		
	Did not meet the customer's p			□Yes	□No
	Did not perform in compliance	with your warranties or representations		□Yes	□No
	Please explain:				
3.	Are you aware of any act, erro	or or omission, unresolved contract dispute or any other circumstances, wh	nich may reasonably be e	expected to result in a	claim?
				□Yes	□No
	Please explain:				
4.	Within the past three years, ha	ave you sued any customers for nonpayment of contracts?		□Yes	□No
	Please explain:				
5.	<u>'</u>	suits, potential suits, complaint letters, disputes or any other circumstance	se alleging nonnerformar	ace of contract or nonn	performance of your
J 5.		y suits, potential suits, complaint letters, disputes of any other circumstance	ss alleging nonpenonnal	ice of contract of florip	benormance or your
	products or services:				
6.		ed to write, cancelled or non-renewed Errors or Omissions/Professional Lia	ibility coverage for you?	□Yes	□No
	Please explain:				
7.	Do you currently purchase Err	ors or Omissions/Professional Liability coverage?		□Yes	□No
	Carrier Name				
	Effective Date				
	Limit				
	Deductible				
	Retroactive Date				
	Premium				
		APPLICANT ACKNOWLEDGEME	:NIT		
		tted in connection with this application (or otherwise to any of the companies			
		or other circumstance and does not satisfy any of the reporting notification	n or other provisions of	any policy. As such, a	ny notice must be given
separate	ely in accordance with the applica	ible policy conditions.			
For the	purposes of this application, the	e undersigned officer of all person(s) and entity(ies) proposed for this insu	rance declares that, to t	he best of his/her kno	wledge and belief, after
reasona	ble inquiry, the statements in the	is application, and in any attachments, are true and complete. The compar	ny is authorized to make	any inquiry in connect	tion with this application.
		te a binder or obligate the company to complete this insurance, but it is agree		d other information sub	omitted to us by you or on
your beh	ialfor by or on behalf of any other	party applying for this insurance shall be the basis upon which a policy may be	e issued.		
If the sta	tements in this application or in	any attachment(s) change materially before the effective date of any propos	ed policy, the applicant m	nust notify the compan	y, and the company may
	r withdraw any quotation.		1 7/ 11		
V		dan an in all aiste la ciancia d'anna ann an hairte albail (a ali da la albain an ina ata d'al			
rou und	erstand that the limit of liability un	der any policy to be issued in response hereto shall include both payment of d	iamages and cialm adjust	mem expenses as set	out in the policy.
Claim A	djustment Expenses provisions:	Please note that the policy stipulate that the limits of liability may be com	pletely exhausted by the	payment of claim ad	justment expenses. Anv
		n adjustment expenses as well as indemnity. Please initial:	. ,	. ,	, , , , , , , , , , , , , , , , , , , ,
Place					
Date	D D M M Y Y Y	Y			
عادت		demonstration of the state of t			:
			Signatu	re of Authorized Reni	rocontativo 9 Titlo

Place	
Date	

Signature of an Executive Officer of the Applicant & Title

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Notice to applicant - please read carefully.

Any person who, by any statement, promise or representation which he knows to be false, misleading or deceptive, or by any dishonest concealment of material facts, or by the reckless making (dishonest or otherwise) of any statement, promise or representation which is false, misleading or deceptive, induces or attempts to induce another person to enter into or offer to enter into any contract of insurance commits an offence.

Notice

The rebate of premiums shall be allowed only in accordance with the details given in the prospectus or table of premium rates [or, as the case may be, the relevant document]. An offer or acceptance of any other rebate shall be an offence under section 41 of the Act.

Section 41 of the Insurance Act: Prohibition of Rebates

- (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.
- (2) Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ₹10 Lakhs.

Please also complete the network and security section if you perform any of the following networking services:

Network Voice and Data Transport, Internet Service / Access Provider, Internet Portal, Application Service Provider, Web Hosting, Data Center, Outsourcing, Network Managed Services, Facilities Management, Data Entry, Processing and Billing Services.

PART VIII. HISTORICAL INFORMATION Security Management 1. Do you advertise or contractually stipulate that your network is "secure"? Yes No 2. Do you limit your liability in contracts for any breach of your security? Yes □ No Please explain: 3. Are firewalls used to prevent unauthorized access from computer systems and both internal and external networks? Yes No 4. Are remote users authenticated before being allowed to connect to private or dedicated lines, VPN's, computer systems, Yes No or internal networks? 5. Does your security system include password protection? Yes No Yes Nο 6. Do you have internal data security? 7. What type of encryption is used to secure data and information? 8. Do you host any sensitive information, such as credit card or other information assets, for your clients? Yes Nο 9. Do others rely on your network for directly generating revenue or taking customer orders? Yes No 10. Are you responsible for any tangible property of clients such as servers or other equipment? Yes No 11. Are anti-virus tools and procedures used on desktops and mission critical servers? Yes Nο 12. How often are the tools and procedures updated? 13. Do you have a formal patch management process in place? Yes No 14. Are back-up and recovery procedures for all mission critical systems in place and documented? No Yes 15. Are business continuity plans in place for all mission critical business processes? Yes No 16. Are your network and computer systems monitored? Yes No By Whom? How Often? 17. How do you learn about newly discovered weaknesses? 18. Do you receive CERT advisories, or any other similar notification? Yes No 19. What action do you take as a result and what is the time frame for such action? Yes 20. Do you outsource the management or maintenance of any part of your computer system or network, such as servers, No firewalls etc. to others? 21. Provide the details of vendors, including their names and services provided: 22. Do you perform background checks, including credit and criminal history, on new Yes l No programming, technical or security employees, independent consultants and vendors? Yes No 23. Are all employees required to sign a statement that allows you to conduct mid employment screening at your discretion?

24. Are all employees provided with your systems security policy manual?	Yes	☐ No				
Are all employees required to provide written confirmation acknowledging that they have received, read and understood the contents of the security policy manual?	Yes	☐ No				
Are all employees required to sign a statement confirming that failure to follow security procedures set forth in your systems security manual will result in disciplinary action, up to and including termination?	Yes	☐ No				
Is training provided?	Yes	☐ No				
25. Do employee termination procedures include immediate revocation of all access to systems, facilities and networks?	Yes	☐ No				
26. Have you experienced a security breach?	Yes	☐ No				
Provide details: What have you done to prevent it from occurring again?						
3.3						
Network Redundancy & Availability						
27. Does your network redundancy and availability loss prevention include the following:						
Looped network architecture	Yes	☐ No				
Network monitoring with automatic response	Yes	☐ No				
Load balancing available and offered to all customers	Yes	☐ No				
Management of third party providers (audits, agreements, etc)	Yes	☐ No				
Dependency on third party networks	Yes	☐ No				
Back up power	Yes	☐ No				
Automatic virus detection operating over your entire network	Yes	☐ No				
Do you use a standard service level agreement in which parameters for network availability are spelled out?	Yes	☐ No				
If none of the above are used, please explain your approach to network redundancy and availability loss prevention: 28. What is your network's excess capacity percentage during the following periods?						
Peak Demand	%					
Average Demand	%					
29. Does your network reliability loss prevention include the following:						
Audits of system performance, including trend analysis and incident investigation	Yes	☐ No				
Manufacturer warrantees on system components	Yes	☐ No				
Compliance with network warrantee stipulations	Yes	No				
Meeting or exceeding manufacturer's specifications for preventive maintenance and scheduling	Yes	No				
If none of the above are used, please explain your approach to network reliability loss prevention:						
Infrastructure Protection						
30. Do you host, store, or maintain customer servers, data or information?	Yes	☐ No				
At each location at which you host customer property, data or information, does your physical protection include the following:						
An automatic sprinkler system connected to a central station alarm	Yes	☐ No				
Automatic smoke detection connected to a central station alarm	Yes	☐ No				
Automatic heat detection connected to a central station alarm	Yes	☐ No				
Premises intrusion detection connected to a central station alarm	Yes	☐ No				
Power surge protection	Yes	☐ No				
An independent, back-up power supply	Yes	☐ No				
An emergency response team	Yes	☐ No				

DECLARATION & WARRANTY ON BEHALF OF ALL PERSONS PROPOSED TO BE INSURED

I/We hereby understand, declare, consent and authorize the Company to use financial information, as provided to the Company for underwriting the risk. I/We hereby also understand, declare, consent and authorize the Company that the Company shall have right to retain the aforementioned information and disseminate the same to its service provider(s) for providing services related to insurance. I/we authorize HDFC ERGO General Insurance and associate partners to contact me via email, phone, SMS.

I hereby grant consent to Agent/Broker/Corporate Agent or any other licensed intermediary to share my KYC (Know your Customer) and customer due diligence information with HDFC ERGO General Insurance Company Limited for the purpose of my insurance proposal