



OneDegree Hong Kong Limited Cyber Insurance

Important Notice:

If your company's consolidated total annual revenue is more than USD10,000,000, you company is not eligible for this SME offer. Please contact your OneDegree contact person for a tailor-made quotation.

Section 1: Policy Coverage

Policy Benefit	Insuring Clauses	Standard Plan	Premier Plan
Crisis Management	Data Forensic Expenses	Covered up to Policy Limit	Covered up to Policy Limit
	Breach Consultation Costs		
	Costs to Restore		
	Breach Response (Notification, Credit, and ID Monitoring)		
	Public Relations		
Business Interruption	Business Interruption (8 hours waiting period)	Covered up to Policy Limit	Covered up to Policy Limit
First Party Coverage	Hacker Theft Cover	Not Covered	Covered up to USD35,000
	Network Extortion Coverage	Covered up to Policy Limit	Covered up to Policy Limit
	Loss Adjustor Costs	Not Covered	Covered up to USD50,000
Third Party Liability	Third Party Liability	Covered up to Policy Limit	Covered up to Policy Limit
	Regulator Liability		
	Investigation Liability		
	Consumer Redress Fund		
	PCI DSS Cover	Covered up to USD70,000	Covered up to USD70,000
Automatic Extensions	Personal Reputation Cover	Covered up to Policy Limit	Covered up to Policy Limit
	Emergency Costs	Not Covered	Covered up to USD35,000
	Loss Mitigation Costs		
Policy Conditions	Continuity Date	Policy Inception Date	
	Retroactive Date	Policy Inception Date	
	Territory/Jurisdiction	Worldwide	
	Period of Insurance	12 Months	
	Defence Costs	Not Covered	
Policy Limit		USD250,000	USD250,000
Policy Excess for each and every claim (applicable to each and every insuring clauses)		USD750	USD750



Section 2: Annual Premium Rates

Annual revenue (based on past 12 months)	Standard Plan Policy Limit USD250,000	Premier Plan Policy Limit USD250,000
Up to USD500,000	HKD 6,830	HKD 10,245
USD 500,001 – 2,000,000	HKD 8,290	HKD 12,435
USD 2,000,001 – 4,000,000	HKD 10,530	HKD 15,795
USD 4,000,001 – 7,000,000	HKD 15,210	HKD 22,815
USD 7,000,001 –10,000,000	HKD 20,670	HKD 31,005

Policy Limit increases to	USD500,000	USD750,000	USD1,000,000
Premium Loading	20%	44%	73%

Section 3: Proposed Policyholder information

Company Name	
Company Address	
Business Nature	
Date of Incorporation	
Revenue in the last 12 months (USD)	
Tentative Policy Effective Date	
Contact person name	
Contact person email	
Contact person phone number	

Section 4: Plan Selection

Plan	<input type="checkbox"/> Standard Plan	<input type="checkbox"/> Premier Plan		
Policy Limit	<input type="checkbox"/> USD 250,000	<input type="checkbox"/> USD 500,000	<input type="checkbox"/> USD 750,000	<input type="checkbox"/> USD 1,000,000



Section 5: Underwriting Criteria

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

Please answer the following questions about Your company.

<p>1. Your business (including your subsidiaries) are <u>not</u> in the following sectors:</p> <ul style="list-style-type: none"> • Social Networking Sites/Portals • Adult Networking Sites/Portals • Adult Entertainment Providers or Sites • Online Trading • E-Commerce Platform including any service that has payment and/or financial transaction functions • Data Aggregators • Online Gambling Operators • Digital Currency Exchanges • Credit or Debit Card Processors • Financial Institution or companies governed by any Banking or Financial Institution Act or related Acts 	<p><input type="checkbox"/> I agree</p> <p><input type="checkbox"/> I disagree</p>
<p>2. Security Controls – Your business (including your subsidiaries) have controls in place for</p> <ol style="list-style-type: none"> i. System security controls such as anti-virus, firewall or equivalent protection and timely installation of software patches ii. Access security such as passwords for all employees and other users with privileged access 	<p><input type="checkbox"/> I agree</p> <p><input type="checkbox"/> I disagree</p>
<p>3. Backup and Recovery – Your business (including your subsidiaries) perform weekly data backup and have recovery procedures</p>	<p><input type="checkbox"/> I agree</p> <p><input type="checkbox"/> I disagree</p>
<p>4. Geographical Presence and Operation Setup –</p> <ol style="list-style-type: none"> i. Your Company and subsidiaries are based in Hong Kong and do not have any overseas operations ii. Your Company do not have more than 2 subsidiaries and for each of these subsidiaries (a) the revenue is not more than the Named Insured, and (b) the business nature is the same as that of the Named Insured 	<p><input type="checkbox"/> I agree</p> <p><input type="checkbox"/> I disagree</p>
<p>5. Network Link – Your business network (including your subsidiaries) is <u>not connected</u> to your parent’s or any main franchise’s network</p>	<p><input type="checkbox"/> I agree</p> <p><input type="checkbox"/> I disagree</p>



<p>6. Loss History and Circumstance –</p> <ul style="list-style-type: none"> i. Your business (including your subsidiaries) have not sustained any single loss or losses, including any fines, of a type that would be covered by a cyber/data protection insurance policy ii. 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 	<p><input type="checkbox"/> I agree</p> <p><input type="checkbox"/> I disagree</p>
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Section 6: Declaration

On behalf of the above proposed Policyholder, I/We declare and agree that all information provided in this application form is true and correct in every respect and that all information that may be material in considering this application form has been fully and accurately disclosed to OneDegree Hong Kong Limited in a manner which would not mislead a prudent insurer.

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 OneDegree Hong Kong 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 OneDegree Hong Kong 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 OneDegree Hong Kong 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 OneDegree Hong Kong Limited refusing to provide the insurance.
- c) I/We have certain rights of access to and correction of this information.

Signature _____ Date _____

Name _____ (Principal, Partner or Director of the Proposed Policyholder)

IMPORTANT NOTE:

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