

Statement pursuant to the Insurance Act 1966 or any amendments thereof: You have a duty to fully and faithfully disclose to Allied World Assurance Company, Ltd (Singapore Branch) (the "Company") every fact you know, or ought to know, otherwise, the Policy issued may be void and you may receive nothing from the Policy. If you are uncertain as to whether a particular information is material, these facts should be disclosed to the Company, otherwise the Policy issued may be void.

## IMPORTANT NOTICE:

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

## SECTION 1: POLICY COVERAGE AND PREMIUM TABLE

POLICY BENEFIT (INSURING CLAUSES)	STANDARD PLAN (SGD)	PREMIER PLAN (SGD)
<b>Crisis Management</b>		
1.1.1 Data Forensic Expenses	Full Limit	Full Limit
1.1.2 Breach Consultation Costs	Full Limit	Full Limit
1.1.3 Costs to Restore	Full Limit	Full Limit
1.1.4 Breach Response (Notification, Credit, and ID Monitoring)	Full Limit	Full Limit
1.1.5 Public Relations	Full Limit	Full Limit
<b>Business Interruption</b>		
1.2 Business Interruption (8 hours waiting period)	Full Limit	Full Limit
<b>First Party Coverage</b>		
1.3.1 Hacker Theft Cover	Not Applicable	\$50,000
1.3.2 Network Extortion Coverage	Full Limit or \$1M, whichever is lower	Full Limit or \$1M, whichever is lower
1.3.3 Loss Adjustor Costs	Not Applicable	\$50,000
<b>Third Party Liability</b>		
1.4.1 Third Party Liability	Full Limit	Full Limit
1.4.2 Regulator Liability	Full Limit	Full Limit
1.4.3 Investigation Liability	Full Limit	Full Limit
1.4.4 PCI DSS Cover	\$100,000	\$100,000
1.4.5 Consumer Redress Fund	Full Limit	Full Limit
<b>Automatic Extensions</b>		
2.1 Emergency Costs	Not Applicable	\$50,000
2.2 Loss Mitigation Costs	Not Applicable	\$50,000
2.3 Network Improvement	Not Applicable	Not Applicable
2.4 Personal Reputation Cover	Full Limit	Full Limit
2.5 Network Failure	Not Applicable	Not Applicable
<b>Policy Conditions</b>		
Continuity Date	Policy Inception Date	
Retroactive Date	Policy Inception Date	
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)	

STANDARD PLAN				
(Figures listed below are in Singapore Dollars)				
Revenue (based on past 12 months revenue)	Limit of Liability	Policy Excess	Premium (including 9% GST)	Please tick option
Up to \$1,000,000	\$250,000	\$1,000 Each and Every Claim (Applicable to each and every insuring clauses)	\$981	<input type="checkbox"/>
	\$500,000		\$1,308	<input type="checkbox"/>
	\$1,000,000		\$1,635	<input type="checkbox"/>
	\$2,000,000		\$2,071	<input type="checkbox"/>
\$1,000,001 to \$3,000,000	\$250,000		\$1,308	<input type="checkbox"/>
	\$500,000		\$1,635	<input type="checkbox"/>
	\$1,000,000		\$1,962	<input type="checkbox"/>
	\$2,000,000		\$2,507	<input type="checkbox"/>
\$3,000,001 to \$5,000,000	\$250,000		\$1,526	<input type="checkbox"/>
	\$500,000		\$1,962	<input type="checkbox"/>
	\$1,000,000		\$2,398	<input type="checkbox"/>
	\$2,000,000		\$3,052	<input type="checkbox"/>
\$5,000,001 to \$10,000,000	\$250,000		\$2,289	<input type="checkbox"/>
	\$500,000		\$2,943	<input type="checkbox"/>
	\$1,000,000		\$3,597	<input type="checkbox"/>
	\$2,000,000		\$4,578	<input type="checkbox"/>
\$10,000,001 to \$20,000,000	\$250,000	\$3,161	<input type="checkbox"/>	
	\$500,000	\$4,251	<input type="checkbox"/>	
	\$1,000,000	\$5,341	<input type="checkbox"/>	
	\$2,000,000	\$7,085	<input type="checkbox"/>	
PREMIER PLAN				
Additional premium of 50% on the STANDARD PLAN selected above				<input type="checkbox"/> (Optional)
Unlimited Retroactive Date				
Additional premium of 20% on the PLAN selected				<input type="checkbox"/> (Optional)

## SECTION 2: UNDERWRITING CRITERIA

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

1. Your Business (including your subsidiaries) are not in the following sectors:
  - i. Social Networking Sites/Portals
  - ii. Adult Networking Sites/Portals
  - iii. Adult Entertainment Providers or Sites
  - iv. Online Trading
  - v. E-Commerce Platform including any service that has payment and/or financial transaction functions
  - vi. Data Aggregators
  - vii. Online Gambling Operators
  - viii. Digital Currency Exchanges
  - ix. Credit or Debit Card Processors
  - x. Financial Institution or companies governed by any Banking or Financial Institution Act or related Acts

Note: The above list serves only as a guide and Allied World 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) have controls in place for:
  - 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
3. Backup and Recovery – Your business (including your subsidiaries) perform weekly data backup and have recovery procedures
4. Geographical Presence and Operation Setup –
  - i. Your Company and subsidiaries are based in Singapore 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
5. Network Link – Your business network (including your subsidiaries) is not connected to your parent's or any main franchise's network
6. Loss History and Circumstance –
  - 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

## SECTION 3: POLICYHOLDER INFORMATION

Named Insured:

Address:

Business Nature: ☐ Professional Firm ☐ Construction and Real Estate ☐ Retail  
☐ Technology ☐ Healthcare ☐ Manufacturing  
☐ Telecommunications ☐ Trading Company ☐ Education Institute  
☐ Others, please specify: \_\_\_\_\_

Date of Incorporation:

Revenue for the last 12 months: SGD\$

Date to Commence Cover (must not be before the date of this application):

## SECTION 4: IMPORTANT INFORMATION AND NOTICES

### Important Product Information

1. Please refer to <https://alliedworldinsurance.com/products/singapore-cyber-liability/> for a summary of the policy benefits and major exclusions. Please read the policy wordings for the full terms, conditions and exclusions. A copy of the policy wordings may be obtained from <https://alliedworldinsurance.com/products/singapore-cyber-liability/>.

### Important Notices

1. The questions in this application (this “**Application**”) relate to facts that Allied World Assurance Company, Ltd (Singapore Branch) (the “**Company**”), which is the Singapore branch of a company incorporated in Bermuda with limited liability, considers material to underwriting this insurance. As these questions are not exhaustive, please advise the Company if there is any other material information that could influence the Company’s assessment and acceptance of the proposal.
2. Statement pursuant to the Insurance Act 1966 or any amendments thereof: You have a duty to fully and faithfully disclose to the Company every fact you know, or ought to know, otherwise, the Policy issued may be void and you may receive nothing from the Policy.
3. You have a duty to disclose to the Company every fact you know, or could reasonably be expected to know, that may influence the Company’s assessment and acceptance of the risk and the terms of such acceptance. If you are uncertain as to whether or not a particular information is material, these facts should be disclosed to the Company, otherwise, the Policy issued may be void and you may receive nothing from the Policy.
4. You have the same duty to disclose those matters to the Company before you renew, extend, vary or reinstate a contract of insurance.
5. All information provided by you in support of your Application for insurance must be correct, as you will be bound by the answers and by the information you have provided. If you do not comply with your duty of disclosure or make a misrepresentation, the Company may be entitled to reduce its liability under the Policy in respect of a claim or may cancel or avoid the Policy from its inception. If the non-disclosure or misrepresentation is fraudulent, the Company may also have the additional option of avoiding the Policy from its inception and retaining the premiums paid.
6. If your Application was submitted via an insurance intermediary and is accepted, the Company will pay the insurance intermediary through whom your Policy is arranged commission during the continuance of the Policy, including renewals, for arranging the Policy.
7. If your Application relates to a renewal of your Policy:
  - (a) Your renewal premium(s) payable is based on existing terms and conditions of your expiring Policy.
  - (b) The renewal premiums(s) and the terms and conditions of your renewal policy are subject to your claims record remaining unchanged.
  - (c) Any change in your claims records or your Policy details may result in a change in your renewal premium(s) and/or the policy terms and conditions, as well as the validity of the offer of renewal made by the Company. The Company reserves all rights to amend your Policy renewal premium(s) as well as your Policy renewal terms and conditions.
8. This product is underwritten by the Singapore branch of Allied World Assurance Company, Ltd, which is regulated by the Monetary Authority of Singapore.
9. This product is for Singapore distribution only. It is not an offer to sell, a solicitation to buy nor provision of any insurance product outside Singapore. The Company does not offer or sell any insurance product in any jurisdictions outside Singapore in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions.
10. If your Application is accepted, it is a condition precedent to the Company’s liability under the Policy that the premium must be paid to and received by the Company within 60 days from the inception of the Policy, failing which the Policy shall be deemed to be automatically terminated and a pro-rata premium will be charged for the period that the Company is on risk.

## SECTION 5: DECLARATION & PERSONAL DATA PROCESSING CONSENT

On behalf of all proposed applicants:

1. I/We declare and warrant that:
  - a. all answers given in this Application and all other information supplied in connection with this Application are true, correct and accurate in every respect;
  - b. all material factors affecting the Insurer's assessment of the risks have been disclosed to Allied World Assurance Company, Ltd (Singapore Branch) (the "Company" or "Allied World");
  - c. no material fact has been omitted, misstated or suppressed;
  - d. no insurer has terminated any of my/our insurances; and
  - e. if I/we have provided answers in this Application and all other information in connection with this Application about other applicants, I/we are authorised by them to make this declaration, agree to the statements herein and provide the consents herein.
2. I/We agree:
  - a. that I/we have a duty to fully and faithfully disclose to the Company all the facts as I/we know them or ought to know them, otherwise, I/we may receive nothing from the Policy;
  - b. that should any of the information given by me/us alter between the date of this Application and the inception date of the insurance to which this Application relates, I/We will give immediate notice thereof;
  - c. that this Application, together with any other information supplied by me/us, shall be the basis of the contract of insurance policy between me/us and the Company and shall be deemed to be incorporated in the Policy, subject to the terms and conditions of the Policy;
  - d. to the Company verifying the information provided in the Application with the relevant parties
  - e. that if my/our Application was submitted via an insurance intermediary and is accepted, to the Company paying the insurance intermediary through whom the Policy is arranged commission during the continuance of the Policy, including renewals, for arranging the Policy; and
  - f. that the Policy will not become effective until this Application has been accepted in writing by the "Company" and the premium fully paid.
3. I/We consent to Allied World collecting, using, processing and disclosing my personal data in accordance with the Allied World Singapore Personal Data Protection Policy available at <https://alliedworldinsurance.com/singapore/> including disclosing my/our personal data to Allied World's third party service providers and agents and transferring my/our personal data outside of Singapore. If I/we have provided or will provide information to Allied World about any other individuals, I/we confirm that I/we are authorised to disclose their personal data and also give this consent on both my/our and their behalf.

**I/We consent to Allied World sending me marketing, promotional or other messages via telephone:**

☐ **Voice Call**      ☐ **Text Message**

Please note that if you decide you no longer wish to receive offers from us via telephone by voice call and/or text message, you can opt out at any time by submitting a request via our website at <https://alliedworldinsurance.com/singapore/>. For further information, please contact our Data Protection Officer at [sg.customerservice@awac.com](mailto:sg.customerservice@awac.com) or +(65) 6423 0888.

SIGNATURE OF PRINCIPAL, PARTNER OR DIRECTOR OF APPLICANT:	DATE:
FULL NAME:	TITLE:

This information is provided as a general overview for agents and brokers. Coverage will be underwritten by the Singapore branch office of Allied World Assurance Company, Ltd, which is regulated by the Monetary Authority of Singapore. Coverage is only offered subject to local regulatory requirements and through licensed agents and brokers. Actual coverage is subject to the terms, conditions and exclusions of the actual policy issued. © 2025 Allied World Assurance Company Holdings, Ltd. All rights reserved.