

CPA NetProtectSM - Application

- f) Printing any credit card information at point of sale other than either the last four digits of a customer credit card number or their credit card expiration date but not both.
- g) Sale of anyone's private or confidential information without their written permission.
- h) Soliciting or collecting private information on minors without consent of parent or legal guardian, including "Non-public Personal Information".
- i) Delivering unsolicited content or material to others that could be construed as "spam" or something similar (including "pop-ups").
- j) Employing techniques to redirect others web searches away from their desired destination and to a URL or URI of your firm's choice (e.g. hijack web searches or similar)?
- k) Distributing or installing software or other executable files on others' computers or networks without their written permission (installs that could be construed as spy-ware, ad-ware or something similar).
- l) Re-use private or confidential information for any purpose other than the original purpose for which it was collected as stated in your firm's privacy policy.

I Accept These Terms

I Decline These Terms

Warranty

Applicant hereby declares, after inquiry, that the information contained herein and in any supplemental applications or forms required hereby, are true, accurate and complete, and that no material facts have been suppressed or misstated. Applicant acknowledges a continuing obligation to report to the CNA Company to whom this Application is made ("the Company") as soon as practicable any material changes in all such information, after signing the application and prior to issuance of the policy, and acknowledges that the Company shall have the right to withdraw or modify any outstanding quotations and/or authorization or agreement to bind the insurance based upon such changes.

Further, Applicant understands and acknowledges that:

- 1) Completion of this application and any supplemental applications or forms does not bind the Company to issue the policy;
- 2) If a policy is issued, the Company will have relied upon, as representations, this application, any supplemental applications and any other statements furnished to the Company in conjunction with this application;
- 3) All supplemental applications, statements and other materials furnished to the Company in conjunction with this application are hereby incorporated by reference into this application and made a part thereof;
- 4) This application will be the basis of the contract and will be incorporated by references into and made a part of such policy;
- 5) If a policy is issued, the limit of liability contained in the policy shall be reduced and may be completely exhausted by the payment of damages and claims expenses. In such event the Company shall not be liable for damages or claims expenses to the extent that such cost or amount exceeds the limit of liability of this policy;
- 6) If a policy is issued, claims expenses which are incurred shall be applied against the deductible or retention amount as provided in the policy;
- 7) Applicant's failure to report to its current insurance company any claim made against it during the current policy term, or act, omission or circumstances which the Applicant is aware of that may give rise to a claim before expiration of the current policy, may create a lack of coverage.
- 8) Applicant agrees throughout the Policy Period to continuously implement all of the controls for which applicant answered "yes" in questions 1 through 24 above.

Applicant hereby authorizes the release of claim information to the Company from any current or prior insurer of the Applicant or any Subsidiary or Predecessor Firm listed in this application. Application must be signed by duly authorized partner, officer or director of the Applicant.

Firm: _____

Applicant's Signature and Printed Name: _____

Title: _____ Date: _____

FRAUD NOTICE – Where Applicable Under The Law of Your State

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false or incomplete information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and may be subject to civil fines and criminal penalties (for New York residents only: and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.) (For Pennsylvania Residents only: Any person who knowingly and with intent to injure or defraud any insurer files an application or claim containing any false, incomplete or misleading information shall, upon conviction, be subject to imprisonment for up to seven years and payment of a fine of up to \$15,000.) (For Tennessee Residents only: Penalties include imprisonment, fines and denial of insurance benefits.)

Endorsed by:

Underwritten by:

Brought to you by:



THIS APPLICATION IS NEITHER AN OFFERING NOR A BINDER OF COVERAGE. ALSO, YOUR FIRM'S COMPLETION OF THIS APPLICATION DOES NOT OBLIGATE THE COMPANY TO OFFER COVERAGE TO YOU.

THE POLICY YOUR FIRM IS APPLYING FOR IS A CLAIMS MADE AND REPORTED POLICY AND, SUBJECT TO ITS PROVISIONS, APPLIES ONLY TO ANY CLAIM BOTH FIRST MADE AGAINST THE INSURED AND REPORTED TO THE INSURER DURING THE POLICY PERIOD. NO COVERAGE EXISTS FOR CLAIMS FIRST MADE AFTER THE END OF THE POLICY PERIOD UNLESS, AND TO THE EXTENT, THE EXTENDED REPORTING PERIOD APPLIES. DEFENSE COSTS, AS WELL AS ANY DAMAGES AS REFERENCED IN EACH APPLICABLE COVERAGE PART, REDUCE THE LIMIT OF LIABILITY AND ARE SUBJECT TO THE RETENTION. PLEASE REVIEW THE POLICY CAREFULLY WITH YOUR FIRM'S INSURANCE AGENT OR BROKER.

- 1. For approximately how many individuals (people) does your firm maintain records containing private information? _____ (for example, Client A an Employee Benefit Plan has 1000 participants, this is 1000 individuals)
- 2. What is the maximum number of individuals for whom your firm stores private records in any one location? _____ (For example: on one laptop, disk, server, off-site storage. See guidance for item 1 above when responding)

3a. Please describe your firm's outsourced services	Hosting	Financial Services & Payments	Billing or Payment Service	Back-up & Data Recovery	Shredding & Data Destruction	Records Management or Archive Service	ISP
	Enter vendor name below	Enter vendor name below	Enter vendor name below	Enter vendor name below	Enter vendor name below	Enter vendor name below	Enter vendor name below
Predominant vendor							
Other vendor used							

3b. Please list and describe any other 3rd parties to whom your firm entrusts sensitive information or on whom your firm relies to operate your firm's network (if your response to 3a or 3b indicates you entrust sensitive information to 3rd parties then you must also answer question 12.):

- 4. After inquiry of all owners, partners, officers and professionals of the firm and the firm affiliates, within the last five years:
 - A. have any past or present personnel received any complaints, claims or been subject to litigation involving matters of, or similar to privacy injury, identity theft, Denial of Service attacks, computer virus infections, theft of others' information, damage to others networks or others' ability to rely on your firm's network
 - B. are any of the owners, partners, officers and professionals of the firm and the firm affiliates aware of, any prior incident, circumstance, or litigation that could reasonably give rise to a claim under this Policy, . . . Yes No
 - C. has your firm sustained a privacy breach, loss or unauthorized disclosure of private or sensitive information? . . Yes No

If Yes, how many in the past five years? _____

If "yes" to any part of question 4 above, please use a separate attachment to describe the date, location, nature, circumstance, loss and any subsequent preventive measures taken by your firm in association with the incident.

It is agreed by all concerned that if any of the individuals or organizations proposed for coverage under this Policy is responsible for or has knowledge of any incident, circumstance, event or litigation which could reasonably give rise to a claim, whether or not described above, any claim subsequently emanating there from shall be excluded from coverage.

Please answer questions 1-22 below:				
		YES	NO	N/A
1	Does your firm enforce a company policy governing security, privacy and acceptable use of company property that must be followed by anyone who accesses your firm's network or sensitive information in your firm's care?	<input type="checkbox"/>	<input type="checkbox"/>	
2	Does your firm prominently disclose and follow a privacy policy?	<input type="checkbox"/>	<input type="checkbox"/>	
3	Does your firm implement virus controls and filtering on all systems?	<input type="checkbox"/>	<input type="checkbox"/>	
4	Does your firm check for security patches to your systems at least weekly and implement them within 30 days?	<input type="checkbox"/>	<input type="checkbox"/>	
5	Do you replace factory default settings to ensure your information security systems are securely configured?	<input type="checkbox"/>	<input type="checkbox"/>	
6	Does your firm re-assess exposure to information security and privacy threats at least yearly, and enhance risk controls in response to changes in exposure? If not, will your firm begin doing so and conduct the first such reassessment within 30 days of the date of this application?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	
7	Does your firm authenticate and encrypt all remote access to it's network (e.g. by using a VPN or equivalent) and require all such access to be from systems at least as secure as your own? Check NA ONLY if your firm does not allow remote access to it's systems.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8	Does your firm physically and electronically limit access to sensitive information on a need to know basis and revoke access privileges upon a reduction in an individual's need to know? If not, will your firm begin doing so within 30 days of the date of this application?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	
9	Does your firm enforce a "clean desk" policy in which sensitive information must not be accessible or visible when left unattended? If not, will your firm begin doing so within 30 days of the date of this application?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	
10	Does your firm enforce a "clear screen" policy that includes clearing computer screens and requiring user logon and password authentication to re-access the device after a period of inactivity? If not, will your firm begin doing so within 30 days of the date of this application?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	
11	Does your firm outsource it's information security management to a qualified firm specializing in security or have staff responsible for and trained in information security?	<input type="checkbox"/>	<input type="checkbox"/>	
12	Whenever your firm entrusts sensitive information to 3rd parties does your firm (check NA ONLY if your firm never entrust sensitive information to 3rd parties).			<input type="checkbox"/>
	a. contractually require all such 3rd parties to protect this information with safeguards that comply with: i) applicable privacy law, ii) any contractual confidentiality obligation that your firm owes to others and iii) your firm's professional conduct obligations with respect to privacy and confidentiality.	<input type="checkbox"/>	<input type="checkbox"/>	
	b. perform due diligence on each such 3rd party to ensure that their safeguards for protecting sensitive information meet your firm's standards. Answer "yes" if the a review is conducted of the vendors' SAS70 report or any other similar independent assessment of the vendor: i) that is conducted by a suitably qualified firm ii) that examines vendor's privacy, confidentiality and security controls and iii) where such report shows that vendor complies with all applicable Privacy law, any contractual confidentiality obligations that applies to your firm, and your firm's professional conduct obligations with respect to privacy and confidentiality.	<input type="checkbox"/>	<input type="checkbox"/>	
	c. at least once per year require all such 3rd parties to re-certify to your firm that they continuously satisfy your firm's standards for safeguarding sensitive information as established initially in 12 b above?	<input type="checkbox"/>	<input type="checkbox"/>	
	d. contractually require them to defend and indemnify your firm if they contribute to a breach of privacy or confidentiality.	<input type="checkbox"/>	<input type="checkbox"/>	
	e. require them to have insurance with limits at least as high as the limits your firm carry to cover their liability arising from a breach of privacy or confidentiality.	<input type="checkbox"/>	<input type="checkbox"/>	
13	Does your firm have a way to detect unauthorized access or attempts to access sensitive information?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14	Does your firm i) retain non-public Personal Information and other confidential information only for as long as required under the firm's record retention Policy, and ii) when retention is no longer required, irreversibly erase or destroy same using a technique that leaves no residual information?	<input type="checkbox"/>	<input type="checkbox"/>	
15	Does your firm know what sensitive or private information is in your firm's custody along with who's info it is, where it is and how to contact individuals if their information is breached?	<input type="checkbox"/>	<input type="checkbox"/>	

		YES	NO	N/A
16	At least once a year, does your firm provide security awareness training for everyone who accesses your firm's network or confidential or private information in your firm's care? If not, will your firm begin doing so within 30 days of the date of this application? Your firm may answer NA only if your firm employs fewer than 3 people.	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>
17	On your firm's wireless networks; does your firm use security at least as strong as WPA authentication and encryption, and does your firm require two factor authentication (e.g.) Some combination of VPN or Access token, and password/account logon) before allowing wireless connections to your firm's network? (answer NA ONLY if your firm do not use wireless networks).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18	When transporting devices that contain sensitive information, does your firm always either: 1) encrypt the information on the device, or 2) ensure that the device is always under the direct physical control of an individual who has authorized access to the stored information (e.g. device is never left unattended anywhere)? (Check NA ONLY if you never allow devices containing sensitive information to be removed from your premises.)	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
19	Similar to item 18 above, when transporting sensitive written records, does your firm ensure that the records are always under the direct physical control of an individual who is authorized to access the records (i.e. record is never left unattended anywhere). Check NA ONLY if your firm never allows sensitive records to be removed from your firm's premises.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20	On your firm's web-site, does your firm prominently display disclaimers & warnings on 3rd party privacy policies which may differ from your firm's own wherever your firm provides links to such third party sites? Check NA ONLY if your firm does not link to 3rd party sites.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21	Does your firm back-up it's network data and configuration files daily and store back-up files in a secure location, and rehearse the procedure for restoring from back-ups at least yearly? If not, will your firm begin doing so and conduct your firm's first such rehearsal within 30 days of the date of this application?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	
22	Does your firm have a written procedure that your firm rehearses at least yearly to ensure that you are proficient in responding to and recovering from network disruptions, intrusions, data loss and breaches of the following types:	<input type="checkbox"/>	<input type="checkbox"/>	
	a. network attacks & incidents (including: malicious code, hacking, spy-ware)	<input type="checkbox"/>	<input type="checkbox"/>	
	b. privacy/confidentiality breaches	<input type="checkbox"/>	<input type="checkbox"/>	
	c. Denial of service attacks	<input type="checkbox"/>	<input type="checkbox"/>	
If your firm's annual revenue is \$10 million or greater, please answer questions 23 and 24 below:				
23	Does your firm control and track all changes to your network to ensure that it remains secure? If not, will your firm begin doing so within 30 days of the date of this application?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	
24	Does your firm disallow all development activity (e.g. programming) and tools (e.g. compilers, linkers, assemblers and other development tools) on your firm's production network? If not, will your firm begin doing so within 30 days of the date of this application?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	

CNA NetProtect for Accountants List of Prohibited Activities

We agree not to engage in any of the following activities:

- a) Activities involving: adult or "mature" content, gambling and online or interstate sales of alcohol, tobacco products, firearms or weaponry.
- b) Retail securities transactions with consumers or small businesses (e.g. day trading) unless: 1) they are incidental to applicant's other consumer or small business oriented financial services such as banking, and 2) they are governed by a trading agreement or similar contract that disclaims all of applicant's responsibility or liability for failed transactions.
- c) Collecting or retaining others' Social Security Numbers for any purpose other than for i) tax reporting to governmental authorities, ii) administration of benefits plans or related individual benefits, or iii) providing financial services or insurance to your firm's clients.
- d) Retaining credit card information after settlement of any related credit card transaction unless applicant encrypts it for storage or masks all but the last 4 digits of the credit card number.
- e) In conjunction with a credit card transaction; the recording of any personally identifiable information (phone number, address etc.) other than the information appearing on the card unless: 1) the information is required for shipping, delivery, servicing or installation, 2) the transaction is for a security deposit or 3) the transaction is for a cash advance.