

# Cyber 1st Aid Proposal Form

emergence

1st Aid is available to businesses with:

- Revenue < \$3m
- No e-commerce or online sales
- <10,000 annual transactions and records
- At least basic cyber security in place
- A clean cyber claims record

Policyholder / Business Name

Business Activity, Industry or Profession

Australian Business No. (ABN)

Policyholder's Principal Address (Suburb, State, Postcode)

Trading Names

Estimated Total Revenue for the coming 12 month period

\$

Are you exempt from Stamp Duty?

Yes  No

What percentage of your Total Revenue is from online or e-commerce activities?

%

Policy Aggregate Limit

\$ 100,000

Excess

\$ 250

Does your cyber security meet the following minimum standards:

- 1) Firewalls are in place protecting our own and customer/client data.  Yes  No
- 2) Antivirus, anti-spyware and anti-malware software is in use and updated weekly or more frequently.  Yes  No
- 3) All mission/business critical systems and data information assets are backed up weekly or more frequently and stored at another location.  Yes  No

Have you had any claims, any circumstances, privacy breach, virus, DoS / DDoS, or hacking incident which has, or could, adversely impact(ed) your business?

Yes  No

**Please note:** If you: a) do not meet all 3 of the above minimum security standards; or b) have had any claims, circumstances, breaches or incidents; or c) have revenues of \$3,000,000 or more; or d) engage in e-commerce; or e) have records or transactions in excess of 10,000 annually; you do not qualify for the 1st Aid policy.

I/We acknowledge that:

1. I/We have read and understood the important information provided at the back of the document in the important information section.
2. I/We are authorised by all those seeking insurance to make this Proposal, and all information on this Proposal and any attachment is true and correct.
3. I/We authorise the underwriter to give to, or obtain from, other insurers or any credit reference service, any information relating to insurance held by me/us or any claim in relation thereto.
4. I/We acknowledge that, where answers are provided in the proposal form are not in my/our handwriting, I/We have checked and certify that the answers are true and correct.

Policyholder's Signature

Date

It is important that you read and understand the following.

## Your Duty of Disclosure

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms. You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance policy.

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or

- we know or should know as an insurer; or
- we waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to, we may cancel your policy or reduce the amount we will pay you if you make a claim,

or both

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the policy as if it never existed.

---

## About Emergence Insurance Pty Ltd

Emergence Insurance Pty Ltd (ABN 46 133 037 153, AFSL 329634) ['Emergence'] acts under a binding authority given to it by us to administer and issue policies, alterations and renewals. In all aspects of arranging this policy, Emergence acts as an agent for us and not for you.

Contact details are:

**Email:** [info@emergenceinsurance.com.au](mailto:info@emergenceinsurance.com.au)

**Telephone:** +61 2 8280 3000

**Postal address:** PO Box A2016 Sydney South NSW 1235

---

## Privacy

In this Privacy Notice the use of "we", "our" or "us" means the Insurer and Emergence, unless specified otherwise.

We are committed to protecting your privacy.

We need to collect, use and disclose your personal information (which may include sensitive information) in order to consider your application for insurance and to provide the cover you have chosen, administer the insurance and assess any claim. You can choose not to provide us with some of the details or all of your personal information, but this may affect our ability to provide the cover, administer the insurance or assess a claim.

The primary purpose for our collection and use of your personal information is to enable us to provide insurance services to you. Personal information will be obtained from individuals directly where possible and practicable to do so. Sometimes it may be collected indirectly [e.g. from your insurance intermediary or co-insureds]. If you provide personal information for another person you represent to us that:

- you have the authority from them to do so and it is as if they provided it to us;
- you have made them aware that you will or may provide their personal information to us, the types of third parties we may provide it to, the relevant purposes we and the third parties we disclose it to will use it for, and how they can access it. If it is sensitive information we rely on you to have obtained their consent on these matters. If you have not done or will not do either of these things, you must tell us before you provide the relevant information.

We may disclose the personal information we collect to third parties who assist us in providing the above services, such as related entities, distributors, agents, insurers, reinsurers and service providers. Some of these

third parties may be located outside of Australia. In all instances where personal information may be disclosed to third parties who may be located overseas, we will take reasonable measures to ensure that the overseas recipient holds and uses your personal information in accordance with the consent provided by you and in accordance with our obligations under *The Privacy Act 1988 (Cth)*.

In dealing with us, you consent to us using and disclosing your personal information as set out in this statement. This consent remains valid unless you alter or revoke it by giving written notice to Emergence's Privacy Officer. However, should you choose to withdraw your consent, we may not be able to provide insurance services to you. The Emergence Privacy Policy available at [www.emergenceinsurance.com.au](http://www.emergenceinsurance.com.au) or by calling Emergence, sets out how:

- Emergence protects your personal information;
- you may access your personal information;
- you may correct your personal information held by us;
- you may complain about a breach of *The Privacy Act 1988 (Cth)* or Australian Privacy Principles and how Emergence will deal with such a complaint.

If you would like additional information about privacy or would like to obtain a copy of the Privacy Policy, please contact the Emergence Privacy Officer by:

**Postal Address:** PO Box A2016, Sydney South NSW 1235

**Phone:** +61 2 9307 6656

**Fax:** +61 2 9307 6699

**Email:** [privacyofficer@steadfastagencies.com.au](mailto:privacyofficer@steadfastagencies.com.au)

You can download a copy of the Emergence Privacy Policy by visiting [www.emergenceinsurance.com.au](http://www.emergenceinsurance.com.au)