

CYBER INSURANCE STATEMENT OF FACT DECLARATION

Chosen Information Security Program: (not including Surplus Lines Tax and Fee.)

Refer to Node Information Security Program Options PDF for coverage included in each option.

OPTION 1	OPTION 2	OPTION 3	OPTION 4
PREMIUM \$800	PREMIUM \$1,500	PREMIUM \$1,800	PREMIUM \$2,100
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Inception date request:

Digital Risk Process/Controls/Storage:

- **Your revenue is less than \$15 million.**
- **You have a written corporate-wide privacy policy which addresses information management, records and compliance.**
- **You maintain firewalls on your computer system, mobile laptops and PCs including when used remotely.**
- **You maintain anti-virus and malware prevention solutions on your computer system and up date the protection at regular intervals.**
- **You do not collect, process and store more than 250,000 individual records that can be considered to be personally identifiable information. Personally identifiable information means any information collected that could be used to identify an individual.**
- **You have not experienced any claims or are aware of any circumstances including regulatory investigations that could give rise to a claim that may have been covered by this policy.**
- **You are not aware of any computer or information security incidents during the past three years. An incident includes any unauthorized access, intrusion, breach, compromise or use of your computer systems including embezzlement, fraud, theft of proprietary information, denial of service, electronic vandalism or sabotage, computer virus or other similar incidents.**
- **Business practices include a Dual Factor Authentication procedure for wire transfers over \$100,000.**
- **Bank details are confirmed for any new vendors by phone call, prior to making a wire transfer.**

Important Notice:

The signing person must be an authorized principal with the insured. Also, it is agreed that steps have been taken to confirm the statements are true, correct and complete to the best of his/her knowledge and belief.

Company Name:	<input style="width: 95%;" type="text"/>	Address:	<input style="width: 95%; height: 80px;" type="text"/>
Full Name:	<input style="width: 95%;" type="text"/>		
Position Held:	<input style="width: 95%;" type="text"/>		
Email:		Phone number:	<input style="width: 95%;" type="text"/>
Signed:	<input style="width: 95%;" type="text"/>	Date:	<input style="width: 95%;" type="text"/>

Please send to inbox@nodeinternational.com



Node International LTD is an approved Lloyd's Coverholder and acts as agent for Lloyd's underwriters in respect of this insurance.

Burns & Wilcox and Node International Total Information Security Program Solution *(INTERNAL DOCUMENT ONLY)

Smart Choice Agents Coverage	Option #1 \$800/premium	Option #2 \$1,500/premium	Option #3 \$1,800/premium	Option #4 \$2,100/premium
Insurance Agreements	\$1M Limit Revenue up to \$100,000.00 Notification Cap 30,000 per incident No Crime, No Cyberman365 and No Contingent Business Interruption Sign (Statement of Fact Declaration)	\$1M Limit Revenue up to \$15M Under 250,000 Record Count \$50,000 Crime Sublimit Sign (Statement of Fact Declaration)	\$1M Limit Revenue up to \$15M Under 250,000 Record Count \$100,000 Crime Sublimit Sign (Statement of Fact Declaration)	\$1M Limit Revenue up to \$15M Under 250,000 Record Count \$250,000 Crime Sublimit Sign (Statement of Fact Declaration)
\$0 Deductible	X	X	X	X
Remote Workers Coverage	X	X	X	X
Rapid Expert Response	X	X	X	X
Investigation and Remediation Costs	X	X	X	X
Cyber Forensic Costs	X	X	X	X
Post Breach Notifications Costs	X	X	X	X
Firmware and Software Replacement Costs	X	X	X	X
Bricking Coverage	X	X	X	X
Crisis Communication and Public Relations Costs	X	X	X	X
Digital Data Restoration and Recreations Costs	X	X	X	X
Crypto Jacking Coverage	X	X	X	X
Cyber Terrorism	X	X	X	X
Business Interruption and Extra Expenses	X	X	X	X
Contingent Business Interruption	No	X	X	X
Contingent Reputational Damage	X	X	X	X
Cyber Extortion/Ransom	X	X	X	X
Fraudulent Wire Transfer Instructions	No	\$50,000.00 Sublimit	\$100,000.00 Sublimit	\$250,000.00 Sublimit
Fund Held within Escrow Accounts	No	\$50,000.00 Sublimit	\$100,000.00 Sublimit	\$250,000.00 Sublimit
Invoice Mnaipulation	No	\$50,000.00 Sublimit	\$100,000.00 Sublimit	\$250,000.00 Sublimit
Telephone System Breach	No	\$50,000.00 Sublimit	\$100,000.00 Sublimit	\$250,000.00 Sublimit
Third Party Cyber Liability	X	X	X	X
Multimedia Liability	X	X	X	X
Fines, Regulatory Expenses, GDPR Infringement	X	X	X	X
Non Compliance with GDPR	X	X	X	X
PCI Fines, Penalties and PCI DSS Expenses	X	X	X	X
Cyberman365 - C-Suite Personal Cyber Insurance	No	X	X	X
Program Coverage Enhancements				

Node will waive the deductible payment for all Smart Choice agencies with \$15M of revenue and under. This will be offered on insurance limits purchased up to \$3M.	X	X	X	X
Node will offer Breach Notification costs outside of the Limit, protecting the rest of the policy limits.	X	X	X	X
Node will provide a 1-hour FREE consultation with CyberClan, who provide assistance and advice immediately following a security incident-this does not count against the insurance limits. If the issue requires further work, the policy will instantly respond, paying for all forensic work to be carried out following the 1 hour free consultation. It is important to note, there is still a zero deductible (\$0) under Nodes policy for Smart Choice agencies.	X	X	X	X
Node provides the most sought-after breach counsel in the United States - Baker Hostetler for privacy and regulatory legal counsel. The legal panel also consists of Mullen Coughlin as an additional option for breach counsel.	X	X	X	X
Node have a dedicated 24/7 legal hotline triaged by Phelps Dunbar for claims offering automatic instruction of breach and forensic vendors to assist Smart Choice agencies. No waiting period for the claim to be signed off/approved by London before it begins to move forward.	X	X	X	X
Node will offer the Node Prevent report with every policy which is a security scan. This will give Smart Choice agencies an idea of how vulnerable they are in order to help them prevent any potential security and privacy incidents from occurring.	X	X	X	X
The Node International commercial cyber and privacy product comes equipped with Cyberman365 as a free standalone service for the top 5 executives/owners of the agency. This service provides identity theft protection and digital monitoring for these 5 members along with a broad scope of other services that are typically sold as an independent service. This enhancement also comes with a separate \$1M personal Insurance policy. Additional details of this product will be provided.	X	X	X	X

Compliance Solutions

Maintain an information security program: The Node Prevent Resource Portal will provide the needed tools and documents necessary for drafting critical compliance documents. This includes access to cyber security employee training as outlined by the information security program requirement.	X	X	X	X
Investigate all cybersecurity events: The Node Cyber Insurance product comes equipped with IT forensic vendors who will investigate and respond to cybersecurity incidents.	X	X	X	X
Notify the Commissioner of Insurance of cybersecurity events: The Node Cyber Insurance Program offers the needed legal counsel to effectively comply with notification requirements.	X	X	X	X
Notify consumers affected by cybersecurity events: The Node Cyber Insurance Program offers the needed legal counsel to effectively comply with notification requirements.	X	X	X	X
Node will also proactively scan for compromised company email addresses and passwords that can lead to a data breach.	X	X	X	X
Node will offer a ransomware stress test for all policyholders.	X	X	X	X
Node prevent will offer a variety of cyber security and privacy awareness training services for agency staff. This resource provides exclusive access to a Cyber Training Coordinator. The Training Coordinator will send training instructions, track course assignments and deliver a completion report for compliance and regulatory purposes. You identify which employees need online training and what course(s) they need to take, and the service will do the rest.	X	X	X	X
Increased security awareness is offered through available office posters for print, monthly newsletter, webinars, and up to date summaries of significant privacy and data security news with practical guidance to defend against threats.	X	X	X	X
Node Prevent offers Smart Choice agencies unlimited advice/queries. Contact Node Prevent to review your cybersecurity posture, compliance issues, or technical questions. Our team of privacy attorneys and technical experts will help you address any question you have.	X	X	X	X
Burns & Wilcox/Node International will work with Smart Choice agencies to offer turnkey data security policies, procedures, and agreements, and incident response planning materials to meet compliance requirements.	X	X	X	X
These additional services/resources can be part of a well-rounded information security program helping to meet the requirements of item #1 above.	X	X	X	X

The cyber insurance policy and associated legal and security vendor panel will allow Smart Choice agencies to meet items #2-4 above.	X	X	X	X
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