

Technology products combined

Proposal form

Important notice:

1. This is a proposal for a contract of insurance, in which 'proposer' or 'you/your' means the individual, company, partnership, trust, charity, establishment or association proposing for cover
2. This proposal must be completed in ink, signed and dated. All questions must be answered to enable a quotation to be given but completion does not bind you or Underwriters to enter into any contract of insurance. If space is insufficient to answer any question fully, please attach a signed continuation sheet. You should retain a copy of the completed proposal (and of any other supporting information) for future reference.
3. You are recommended to request a specimen copy of the proposed policy or certificate from your insurance broker and to consider carefully the terms, conditions, limitations and exclusions applicable to the cover. The proposed insurance covers only those losses which arise from certain events discovered or claims made against the Assured during the period of insurance, as specified in the policy or certificate.
4. Part A – General information is mandatory and must be completed by all proposers
Part B – Property and business interruption is optional and should only be completed if cover is required
Part C – Declarations is mandatory and must be completed by all proposers
5. Please visit www.markelinternational.com for the most up to date version of this form.

PART A – General information (mandatory)

1 General information

- (i) Name of Proposer
- (ii) Address
- (iii) Website address
- (iv) Year established

- (v) Employment Reference Number for each entity to be included in this agreement

Entity	ERN
a.	
b.	
c.	

2 Business description

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3 Please note we **do not** provide cover for any registered offices, subsidiaries or employees within the European Economic Area (excluding the United Kingdom).

Please confirm whether this is sufficient for your requirements Yes No

4 Income

- (i) Please provide a split in your projected annual revenue for the forthcoming period of insurance between the following geographical areas:

a. UK to UK	£
b. UK to USA	£
c. UK to elsewhere in the World	£
d. Non UK domiciled revenue (EU)	£
e. Non UK domiciled revenue (Ex EU)	£

- (ii) What percentage of your activities relate to the research and development of your own product %

- (iii) To help us understand your business, please provide a further split in your projected annual revenue by type of activity and field of specialism.

	A) Own product manufacture &/or sale	B) Distribution or retail of third party branded product
a. Computers and peripheral equipment	£	£
b. Broadcasting or communication equipment (entertainment, marketing or education)	£	£
c. Industrial measurement, analytical or process control equipment	£	£
d. Telecommunications equipment	£	£
e. Electronic and electric components and parts	£	£

f. Lifestyle technology products	£	£
g. Other (please provide details)	£	£
Total	£	£

(iv) Do you provide professional services for a fee or where a fee would normally be charged Yes No

Please describe those services

C) services income

- a. Software and applications
- b. Hosting and internet services
- c. IT professional services
- d. Managed services (maintenance, support, updates)
- e. Other (please provide details)

£
£
£
£
£

(v) Do you act a self-employed contractor for one employer Yes No

5 Contracts

(i) What are the three largest contracts you have commenced in the last 3 years Contract value

	£
	£
	£

(ii) Approximately how many contracts will you have in force during the next 12 months

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6 Are any of your past, present or planned future products classified as;

- (i) cell sites, base stations or cell towers Yes No
- (ii) children's toys / non technology gadgets Yes No
- (iii) e-cigarettes or accessories Yes No
- (iv) medical products Yes No
- (v) mobile phone or Bluetooth technology Yes No
- (vi) unmanned or autonomous aerial vehicles / drones Yes No
- (vii) weapons (including non-lethal self-defence types) Yes No
- (viii) white goods or cooking devices Yes No

7 Are any of your past, present or planned future products classified as, or include, or designed for;

- (i) 3D printing Yes No
- (ii) commercial building control or security Yes No
- (iii) computer or video gaming consoles Yes No
- (iv) financial transactions, (e.g. e-commerce or payment processing) Yes No
- (v) gaming headsets / input devices e.g. controllers Yes No

- (vi) just in time manufacturing systems, mass/continuous flow production or supply chain automation systems Yes No
- (vii) mainframes used by large organisations for bulk data processing Yes No
- (viii) personal emergency response systems/telecare systems Yes No
- (ix) radioactive material / measurement of radioactive material Yes No
- (x) satellite-based radio navigation systems (e.g. GPS) Yes No
- (xi) voice user interface (VUI) / artificial intelligence Yes No
- 8 Are any of your past, present or planned future products designed to;
- (i) be installed over 3m above the ground or on a roof top Yes No
- (ii) be used in an electronic voting process to cast or count votes Yes No
- (iii) control pyrotechnics Yes No
- (iv) detect or prevent damage to property, injury to a person or loss of life Yes No
- (v) interact with or undertake surveillance of people without their prior approval Yes No
- (vi) measure parameters for fare, valuation or cost calculation Yes No
- (vii) monitor or control critical environmental conditions Yes No
- (viii) move theatrical or stage scenery or props Yes No
- (ix) connect to the internet of things; and does not include any of the security provisions listed in appendix 3 Yes No
- If 'Yes' please indicate which are applicable on appendix 3
- 9 Are any of your past, present or planned future products designed to be
- (i) incorporated in to any form of transport (road, rail, water or air) or transport infrastructure Yes No
- (ii) used in commercial energy generation or transmission Yes No
- (iii) used in Department for Transport testing Yes No
- (iv) used undersea, underground, offshore or in the air Yes No
- 10 Do any of your activities include
- (i) configuration, repair, adaptation, translation of, or writing of instructions or relabeling (other than delivery notes) of a third party product Yes No
- (ii) importing in to the territory a finished product from outside the European Economic Area Yes No
- (iii) installation requiring use of heat or structural alteration to a building Yes No
- (iv) product design services Yes No
- (v) selling products or services direct to end users over the internet to territories outside the European Economic Area Yes No
- (vi) subcontracting the design, manufacture, assembly, packaging or installation of Yes No

- your product to a third party organisation
- (vii) the distribution or retail of a third party branded product where you are NOT indemnified by the manufacturer for liability for damages arising from a defect in that product. Yes No
- (viii) working at a height of 3 metres or higher Yes No
- 11 Compliance;
- (i) Are you aware of any circumstance where
- (a) your product or service is not lawfully allowed to be sold or performed in any of your chosen markets Yes No
- (b) there is any connection between you and/or your business, your product or service and a country or person subject to trade sanctions or embargoes asserted by the United Kingdom (UK), European Union (EU), United Nations (UN) or United States of America (USA) Yes No
- (c) your back office systems have not prevented or will not prevent sales to these territories Yes No
- (ii) Are you yet to have in place technical and organisational measures in order to comply with the EU General Data Protection Regulation (GDPR) Yes No
- 12 Have you in the last 5 years;
- (i) had a customer
- (a) dispute fees or charges with you Yes No
- (b) terminate a contract early Yes No
- (c) suggest that you are in breach of your contract with them Yes No
- (ii) withdrawn a product from sale due to a safety or performance issue Yes No
- 13 Would you ever sell your product or service without first obtaining qualified legal advice to ensure compliance with all relevant legislation, regulation and local customs. Yes No
- 14 Do you ever agree to
- (i) unilateral hold harmless agreements Yes No
- (ii) waiver of any of your rights and remedies Yes No
- (iii) any form of indemnification to anyone other than the parties to the contract Yes No
- 15 Would you ever engage with your customers, vendors, partner companies and suppliers without a written contract (including standard terms and conditions) Yes No
- 16 Where a written contract exists, would you routinely agree to remove or accept the absence of any of the following;
- (i) a force majeure clause Yes No
- (ii) a consequential loss exclusion Yes No
- (iii) a reasonable limitation of your liability Yes No
- (iv) a detailed description of the obligations of each party Yes No
- (v) a description of the standard of care that you will provide Yes No
- (vi) a termination clause Yes No
- (vii) dispute resolution / mediation procedure Yes No
- (viii) a clause making the contract subject to the exclusive jurisdiction of English and Welsh or Scottish courts? Yes No
- 17 Would you say that
- (i) terms and conditions are normally provided to customers after delivery e.g. provided on or with delivery notes or invoices Yes No
- (ii) changes to contracts are not routinely documented and signed off by all parties Yes No
- (iii) the terms and conditions of your contract do not satisfy the "test of reasonableness" under the Unfair Contract Terms Act 1977 Yes No

IMPORTANT INFORMATION

- The following three questions (17, 18 & 19) are for marketing purposes only and relate to additional products and services offered by Markel Corporation and its trading divisions.
- The following three questions (17, 18 & 19) are optional and regardless of whether or not you provide a response, it will not affect any quotation, premium or insurance terms offered by us.

- 18 Do you plan to carry out innovative R&D projects within the next 18 months? Yes No
- 19 Have you recently filed any patents to protect novel ideas for products or processes? Yes No
- 20 Do you intend to purchase any large capital items or property within the next 18 months that could lead to new job creation? Yes No

If you have answered 'Yes' to question 18, 19 or 20, we would like to contact you and discuss additional products and services offered by Markel Corporation which may be suitable for you. If you would like us to contact you please confirm below and provide your name and contact details as directed.

For more information please visit: www.markeltechnology.co.uk

Yes I would like to be contacted by Markel Corporation

Name

Telephone number

Email address

PART B – Property damage and business interruption (optional)

- 21 Can you confirm that
- (i) the premises are in a good state of repair and the buildings do not have listed status and were built after 1800 Yes No
- (ii) the buildings are constructed of brick, stone or other non-combustible materials and roofed with slates, tiles, metal, concrete, asphalt, asbestos or other non-combustible materials Yes No
- (iii) the buildings are not fitted with composite insulated panels systems (internally or externally) Yes No
- (iv) where the buildings have flat roof sections, the flat roof has been adequately maintained or is less than 10 years old. Yes No
- (v) you have no property located in a basement Yes No
- (vi) the buildings are securely locked and protected as per Appendix 2 Yes No
- (vii) there is a full time fire brigade within 10 miles of all your premises Yes No
- 22 Do your activities include
- (i) the use of volatile chemicals/combustible materials not stored in accordance with The Dangerous Substances and Explosive Atmospheres Regulations (DSEAR) Yes No
- (ii) work with other combustible materials e.g. metals, plastic, wood or textiles Yes No
- (iii) manufacture printed circuit boards, fabricate wafers or undertake dip soldering Yes No

- (iv) work with property very sensitive to changes in its environment or contamination, including but not limited to temperature or humidity Yes No
- (v) use of clean rooms Yes No
- (vi) the creation of physical property through research and development Yes No
- (vii) holding stocks of computer hardware, electronic components, nonferrous metals or radioactive materials in excess of £25,000 or 10% of the total value declared to us of general contents and stock Yes No
- 23 Can you confirm that
- (i) property stored on racking does not exceed 3 metres Yes No N/A
- (ii) your storage area does not exceed 12,000ft² (1,115m²) Yes No N/A
- (iii) attended processes using heat are covered by an appropriate automatic fire suppression system; or, the operator is provided with and trained to use, suitable fire suppression apparatus for the process being undertaken Yes No N/A
- (iv) unattended heat processes or unattended overnight processes are covered by an appropriate automatic fire detection system, an automatic fire suppression system and an audible alarm which signals to a central monitoring station. Yes No N/A
- (v) where rider operated lift trucks (e.g. fork lift truck) are in operation
- a. battery charging is undertaken in a dedicated and well-ventilated area, free of combustible materials. Yes No N/A
- b. vulnerable walls, supports and racking are protected from impact Yes No N/A
- (vi) extraction ducting of volatile or heat processes is compliant with EN1366-1,5,8 & 9 Yes No N/A
- 24 Can you confirm that
- (i) in the event of a loss, suitable alternative premises and property (including stock, raw materials, research property, specialist tools/machinery and clean rooms) are available to you for the continuation of your business activities within 90 days. Yes No
- (ii) you have no property that requires continuous power to prevent it being damaged Yes No
- (iii) business critical information is backed up daily and removed from site at least once a week Yes No
- (iv) business critical research and development property is duplicated at another site Yes No N/A

PART C – Declarations (mandatory)

- 25 (i) Has any director, manager, partner or trustee of yours or any person insured or proposing for insurance
- a. been convicted, or charged but not yet tried, of any criminal offence other than a motoring offence? Yes No
- b. been declared bankrupt, gone into insolvent liquidation or been the subject of receivership or an administration order? Yes No
- (ii) Have you ever had an application for this type of insurance declined by an Yes No

insurer, had a renewal of such insurance declined or had similar insurance cancelled or made subject to special conditions?

- (iii) Within the last five years have you or any person insured or proposing for insurance to which this proposal relates
- a. had any claim, prosecution, proceedings or investigations made or instigated against them whether successful or otherwise? Yes No
- b. suffered any loss or made any claim (whether insured or not) which would have fallen within the scope of the proposed insurance irrespective of whether or not such loss or claim relates to the property insured or proposed for insurance? Yes No
- (iv) Within the last 12 months have you or any person insured or proposing for insurance to which this proposal relates had any disputed fees, charges or contracts terminated early in relation to any products or services supplied. Yes No
- (v) Are you or any person insured or proposing for insurance aware, AFTER ENQUIRY, of any CIRCUMSTANCE OR INCIDENT which they have reason to suppose might afford grounds for any future claim that would fall within the scope of the proposed insurance which has not already been advised to us? Yes No

Important information concerning your personal information

Please carefully read the following before you sign and date the declaration.

Your insurance cover includes cover for individuals who are either insureds or beneficiaries under the policy (individual insureds). We collect and use relevant information about individual insureds to provide you with your insurance cover and to meet our legal obligations.

This information includes individual insureds' details such as their name and address [and may include more sensitive details such as information about their health and criminal convictions].

We will process individual insureds' details, as well as any other personal information you provide to us in respect of your insurance cover, in accordance with our full Markel privacy notice, a copy of which is available online at <http://www.markelinternational.com/foot/privacy-policy/> or on request.

Information notices

To enable us to use individual insureds' details in accordance with current data protection laws, we need you to provide those individuals with certain information about how we will use their details in connection with your insurance cover.

You agree to provide to each individual insured this short form information notice on or before the date that the individual becomes an individual insured under your insurance cover or, if earlier, the date that you first provide information about the individual to us.

Minimisation and notification

We are committed to using only the personal information we need to provide you with your insurance cover. To help us achieve this, you should only provide to us information about individual insureds that we ask for from time to time.

You must promptly notify us if an individual insured contacts you about how we use their personal details in relation to your insurance cover so that we can deal with their queries.

Important information concerning your duty to make a fair presentation of risk

Please carefully read the following before you sign and date the declaration. Before the insurance policy takes effect you have a duty to make a fair presentation of the risks to be insured.

A *fair presentation of the risk* is one

- which discloses to us every material circumstance which you know of or ought to know of, or
- gives us sufficient information to put us on notice that we will need to make further enquiries for the purpose of revealing those material circumstances, and
- which makes that disclosure in a manner which is reasonably clear and accessible to us, and
- in which every material representation as to a matter of fact is substantially correct and every material representation as to a matter of expectation or belief is made in good faith.

A *material circumstance* is one that would influence our decision as to whether or not to agree to insure you and, if so, the terms of that insurance. If you are in any doubt as to whether a circumstance is material you should disclose it to us.

Failure to make a fair presentation of risk could prejudice, reduce or modify your rights under the policy.²⁵ I declare that

- I am authorised to complete this proposal on behalf of the Proposer
- every statement and particular within this proposal form
 - which is a statement of fact, is substantially correct, and
 - which is a matter of expectation or belief, is made in good faith

If any such facts, expectations and/or beliefs materially change before the insurance policy takes effect I will undertake to provide details of all such changes to you in order to comply with my obligation to provide a fair presentation of the risk to be insured under the insurance policy.

Signed :

Name:

Capacity:

Date:

Appendix 1

Your insurance broker will undertake a fact finding process and must provide us with all relevant information required to underwrite your risk. However, you may use the following form to provide us with details of the sums to be insured under this policy and any additional information you think is necessary for us to consider your application. If you wish to add more information or additional locations, please complete and attach a separate piece of paper to this document.

Number of Employees

full time employees	
part time employees	
seasonal employees	

Wages

Clerical/managerial	£
Sales	£
Manufacturing/Assembly	£
Warehouse	£
Other	£

Property/Business interruption

	Location 1	Location 2	Location 3
Address			
Postcode			
Uplift required	%	%	%
Buildings	£	£	£
Contents	£	£	£
Stock	£	£	£
Computers	£	£	£
Research and development property	£	£	£
Tenants improvements	£	£	£
Other	£	£	£
Other	£	£	£
Rent payable	£	£	£
Portable property	£		

Gross Revenue	£	£	£
Gross Profit	£	£	£
Research and development expenditure	£	£	£
Research and development payments	£	£	£
Rent receivable	£	£	£
Book debts	£	£	£
Additional increased cost of working	£	£	£
Flexible first loss limit*	£	£	£

Public utilities	£
Denial of access	£
Specified customers / suppliers	

	£
	£
	£

Unspecified customers / suppliers	£
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*Flexible first loss provides an inner limit of indemnity against your annual gross revenue, gross profit or research and development sum insured. You should speak to your insurance broker to understand if this cover is suitable for your needs.

Additional information



Appendix 2

SECURELY LOCKED AND PROTECTED MEANS

- (a) automatic intruder detection systems are operational throughout unoccupied areas of your premises and out of business hours, which
 - (1) were installed by a NSI Gold certified installer
 - (2) incorporate both perimeter and infrared detection, and
 - (3) are connected to an automatic intruder alarm, and
 - (4) features confirmed technology, and
 - (5) signals to a manned central station via a dual path communication system
- (b) level 1 police response is in force at all premises
- (c) all external doors (and any internal doors leading to any part of the Buildings not in your sole occupation) are secured with either
 - (1) if an aluminium door: a cylinder mortice deadlock, or
 - (2) if an armoured plate door: the door manufacturer's locks as supplied, or
 - (3) if a UPVC door: a multi-point locking system incorporating a minimum of 3 deadbolts
 - (4) if any other type of single leaf door
 - (i) where the door thickness is at least 4.5 cm: a five lever mortice deadlock to at least British Standard 3621 together with a 17.5 cm boxed steel striking plate
 - (ii) where the door is less than 4.5 cm thick: a deadlocking rim latch keyed into the deadlock position or a mortice deadlock and two key operated security bolts engaging with the door frame and with internal operation only
 - (5) if double leaf doors:
 - (i) the standing leaf is secured with internal surface mounted key operated security bolts or concealed flush bolts sited top and bottom engaging with the door frame and the floor, and
 - (ii) the final closing leaf is secured with either a lock fitted as above dependent on door type or both leaves fitted with a coach-bolted locking bar secured with a close shackle padlock (or, if the locking bar is sited internally, either a close or open shackle padlock) having at least five levers
 - (6) if a designated fire door: either
 - (i) a panic bar locking system incorporating bolts which engage both the head and sill of the door frame, or
 - (ii) a mortice lock having specific application for emergency exit doors and which is operated from the inside by means of a conventional handle and/or thumb turn mechanism
- (d) all external ground floor windows, accessible windows and/or skylights, originally designed to open are secured with either
 - (1) key operated window locks, or
 - (2) adequately secured metal bars or grilles, external or internal metal shutters or internal collapsible metal security grill, or
 - (3) screwed shut.

Appendix 3

As per part A question 7 (ix) - products designed to connect to the internet of things. Please confirm if the following statements are true in relation to the products you supply.

- | | | |
|----------------------------------------------------------------------------------------------------------------|------------------------------|-----------------------------|
| 1. the product is provided with a unique access password | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 2. the firewall (where included) is not automatically enabled or fails to warn the user that it is not enabled | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 3. the software; including, antivirus/anti malware; apps; and, operating systems is; | | |
| a. up to date, or is updated to the most recent version when used for the first time; or | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| b. securely updateable, or | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| c. updated on a timely basis, or | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| d. when being up-dated there is no impact to the functioning of the device; | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 4. the minimum time the device will receive updates is explicitly stated to the end user | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 5. any credentials and security sensitive data are stored securely within services or on devices | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 6. security sensitive data is encrypted to transit a computer network | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 7. the product operates on the "principle of least privilege" | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 8. the product incorporates a mechanism for secure booting | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

Additional information