



Spectrum Optional Coverage Underwriting Questions

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Data Breach

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Please note: Many of the questions listed below (denoted by arrows →) will only appear in ICON 2.0 when the optional coverage is selected and when specific risk characteristics are entered, or certain answers are provided to preceding questions.

- Which of the following types of client/customer information do you store electronically or in files, process or transmit (Select all that apply)?
- Credit or debit card numbers
 - Social security numbers
 - Date of birth
 - Drivers license numbers
 - Client medical data/records
 - Client legal data/records
 - Client financial data/records
 - Email addresses
 - None of the above
- Which of the following does the insured have in place on all their computer systems e.g. servers, laptops, networks unless otherwise noted (Select all that apply)?
- Password protection
 - Firewalls
 - Antivirus software
 - Computer network data security functions are performed by an outside vendor.
 - None of the above
- Which of the following procedures/policies does the insured have in place? (select all that apply)
- Criminal employee background check at hiring
 - Written Privacy policy
 - Access to data based on job function
 - Immediate restricted access to data upon employee termination
 - None of the Above
- Indicate which of the following types of equipment the insured uses in conjunction with their business? (select all that apply)
- iPhone, BlackBerry, or other Smart Phones
 - External hard drive
 - Thumb drive
 - Laptop
 - iPad or Tablet type device
 - None of the above
- Does the insured store, process, transfer or transmit personally identifiable information such as social security numbers, credit or debit card info, client legal, medical or financial information on these mobile devices or equipment?
- Yes

No

➔ Which of the following steps has the insured taken to protect personally identifiable information on these devices or equipment?

- Implemented use of passcode/password protection
- Implemented encryption of files and emails on all equipments
- Fingerprint access required
- Data erasure enabled
- None of the above

➔ Which of the following credit or debit cards is the insured's payment processing equipment authorized to process transactions for? (select all that apply)

- American Express
- Discover
- MasterCard
- Visa
- Other

➔ Please describe other credit or debit cards, and provide the names of the insured's payment card processing companies.

➔ How often is credit or debit card information purged from the insured's systems?

- Immediately after transaction is processed
- Within one month of transaction
- Within six months of transaction
- Some or all information is retained for more than six months
- Does not apply as no electronic cardholder data storage