



Healthcare Data & Cyber Security Protection Insurance

Instant application Form



IMPORTANT NOTICE:

This offer is designed to only cover singular entity with total annual revenue not exceeding S\$20,000,000. Coverage under this offer does not extend to cover any subsidiary or associated entity.

If you are a medical/healthcare group with multiple entities and would like to take up this offer, each entity under the group is required to take up a separate policy under this offer. Otherwise, please contact your insurance intermediary for separate underwriting.

SECTION 1: POLICY COVERAGE AND PREMIUM TABLE

POLICY BENEFIT (INSURING CLAUSES)	PREMIER PLAN
CRISIS MANAGEMENT	
1.1.1 Data Forensic Expenses	Full Limit
1.1.2 Breach Consultation Costs	Full Limit
1.1.3 Costs to Restore	Full Limit
1.1.4 Breach Response (Notification, Credit, and ID Monitoring)	Full Limit
1.1.5 Public Relations	Full Limit
BUSINESS INTERRUPTION	
1.2 Business Interruption (8 hours waiting period)	Full Limit
FIRST PARTY COVERAGE	
1.3.1 Hacker Theft Cover	\$50,000
1.3.2 Network Extortion Coverage	Full Limit or \$1,000,000, whichever is of the lower figure
1.3.3 Loss Adjustor Costs	\$50,000
THIRD PARTY LIABILITY	
1.4.1 Third Party Liability	Full Limit
1.4.2 Regulator Liability	Full Limit
1.4.3 Investigation Liability	Full Limit
1.4.4 PCI DSS Cover	\$100,000
1.4.5 Consumer Redress Fund	Full Limit
EXTENSIONS	
2.1 Emergency Costs	\$50,000
2.2 Loss Mitigation Costs	\$50,000
2.3 Network Improvement	Not Applicable
2.4 Personal Reputation Cover	Full Limit
2.5 Network Failure	Not Applicable

POLICY CONDITIONS	
Continuity Date	Unlimited
Retroactive Date	Unlimited
Territory/Jurisdiction	Worldwide
Period of Insurance	12 Months

Defence Costs	Part of the Limit of Liability (via endorsement 1)
Network Extortion Coverage	30% Coinsurance above Policy Excess (via endorsement 2)
War and Cyber Operation Exclusion	Via endorsement 3
Subsidiary and Associated Entity Exclusion	Via endorsement 4
Fines and Penalties Endorsement	Via endorsement 5

(Figures listed below are in Singapore Dollars)

Revenue (based on past 12 months revenue)	Limit of Liability	Policy Excess	Premium (excludes prevailing GST)	Please tick option
Up to \$1,000,000	\$250,000	\$7,500 Each and Every Claim	\$2,000	<input type="radio"/>
	\$500,000		\$2,300	<input type="radio"/>
	\$1,000,000		\$2,500	<input type="radio"/>
	\$2,000,000		\$2,850	<input type="radio"/>
\$1,000,001 to \$3,000,000	\$250,000		\$2,200	<input type="radio"/>
	\$500,000		\$2,650	<input type="radio"/>
	\$1,000,000		\$2,900	<input type="radio"/>
	\$2,000,000		\$3,300	<input type="radio"/>
\$3,000,001 to \$5,000,000	\$250,000		\$2,500	<input type="radio"/>
	\$500,000		\$3,000	<input type="radio"/>
	\$1,000,000		\$3,400	<input type="radio"/>
	\$2,000,000		\$4,050	<input type="radio"/>
\$5,000,001 to \$10,000,000	\$250,000		\$3,050	<input type="radio"/>
	\$500,000		\$3,800	<input type="radio"/>
	\$1,000,000		\$4,450	<input type="radio"/>
	\$2,000,000		\$5,500	<input type="radio"/>
\$10,000,001 to \$20,000,000	\$250,000		\$3,700	<input type="radio"/>
	\$500,000		\$5,300	<input type="radio"/>
	\$1,000,000		\$5,750	<input type="radio"/>
	\$2,000,000		\$7,150	<input type="radio"/>

SECTION 2: UNDERWRITING CRITERIA

Important Notice: You are only eligible for this application offer should your business satisfy all the underwriting criteria listed below.

- 1 Your Business is in the healthcare sector and falls into one of the following categories (EXCLUDING all forms of hospital):
 - (a) GP Clinic
 - (b) Private Ambulance Operator
 - (c) Podiatry Clinic / Centre
 - (d) Specialist Clinic
 - (e) Psychiatric Clinic
 - (f) Chiropractic Clinic / Centre
 - (g) Dental Clinic
 - (h) Counselling Centre
 - (i) Beauty and Wellness Centre
 - (j) Hospice

- (k) Rehabilitation Centre
- (l) Psychology Assessment / Enrichment Centre
- (m) Nursing Home
- (n) Palliative Care Centre
- (o) Welfare Home
- (p) Physiotherapy Centre
- (q) Local pharmacy
- (r) Therapy Centre (Speech Therapist / Behavioural Therapist / Child Therapist / Marriage and Family Therapist)

The above list serves only as a guide and Delta will need to confirm acceptance of the business nature for the underwriting criteria to be satisfied and cover to commence.

- 2 Security Controls – Your business have controls in place:
 - (a) System security controls such as anti-virus, firewall or equivalent protection and timely installation of software patches;
 - (b) Access security such as passwords for all employees and other users with privileged access;
 - (c) Encryption measure on all patients' medical and imaging record;
 - (d) No remote access rights are granted to 3rd parties or vendors to the organization's IT network or production environment;
 - (e) Multifactor authentication (MFA) / 2-Factor authentication (2FA) controls for all remote access to internal corporate environment or cloud-based services;
 - (f) Multifactor authentication (MFA) / 2-Factor authentication (2FA) controls for all employees' user accounts and email accounts;
 - (g) No usage of end-of-life or unsupported software/hardware/systems/platforms.
- 3 Backup and Recovery:
Your business performs daily data backup and has recovery procedures.
- 4 Geographical Presence and Operation Setup:
Your Business is based in Singapore.
- 5 Network Link:
Your business network is **not connected** to your parent's or any main franchise's network
- 6 Loss History and Circumstance:
 - (a) Your business has not sustained any single loss or losses, including any fines, of a type that would be covered by a cyber/data protection insurance policy;
 - (b) You do not have knowledge of any act, omission, fact, event or circumstance that may give rise to a loss under this proposed insurance offer.

SECTION 3: POLICYHOLDER INFORMATION

Named Insured:

Address:

Business nature:

Date of incorporation:

Total revenue for the last 12 months: SGD\$

Date to commence cover (must not be before the date of this application):

SECTION 4: GENERAL INFORMATION

Data Protection Provision:

Delta Underwriting collects, uses and discloses your personal data in accordance with the Personal Data Protection Act 2012. Delta Underwriting may disclose the personal data of our Insured to third parties that includes (but not limited to):

- (a) the service providers engaged by Delta Underwriting;
- (b) companies within the Delta Group;

- (c) co-insurers and reinsurers;
- (d) underwriters;
- (e) government agencies.

You, our Insured, consent to Delta Underwriting using and disclosing your personal data. You may withdraw your consent by written notice to Delta Underwriting but Delta Underwriting may not be able to provide you with insurance products, services or response to any insurance related matters afterwards.

SECTION 5: DECLARATION

On behalf of all proposed Applicants I/We declare and agree that all information provided in this proposal or attachments is true and correct in every respect and that all information that may be material in considering this proposal form has been fully and accurately disclosed to Delta Underwriting Pte Ltd in writing in a manner which would not mislead a prudent insurer.

Statement pursuant to Section 25(5) of the Insurance Act (Cap 142) or any amendments thereof; I/We agree that this declaration shall be the basis of and incorporated in the insurance contract and that the insurance contract may be avoided (amongst other things) if I/we fail to disclose in this application, fully and faithfully, all the facts which I/we know or ought to know.

I/We undertake to inform Delta Underwriting Pte Ltd of any material alteration to the above information whether occurring before or after the completion of this insurance contract.

I/We understand that:

- (a) I/We am/are obliged to advise Delta Underwriting Pte Ltd of any information which may be material to its consideration of this application. This information includes all information I/We know (or could reasonably be expected to know) which could influence the judgement of Delta Underwriting Pte Ltd whether or not to accept this application and (if accepted) on what terms, including cost and otherwise.
- (b) Failure to provide this information may result in Delta Underwriting Pte Ltd refusing to provide the insurance.
- (c) I/We have certain rights of access to and correction of this information.

Signature of Principal, Partner or Director:

Full name of individual:

Date:

IMPORTANT NOTE:

Please note cover will only commence when you have received written confirmation from Delta Underwriting. This offer document is a summary of cover only. Cover is subject to the full terms, conditions and exclusions contained in the Delta Cyber Liability Insurance Policy Wording.

ABOUT DELTA UNDERWRITING & LLOYD'S OF LONDON

Delta Underwriting is proud to be the only locally operated specialist liability underwriting firm with local ownership in Singapore. Delta Underwriting is the first Financial Lines Lloyd's Coverholder in Asia specializing in Cyber, Technology and Professional Liability insurance. With the support of Allied World Assurance Company (NYSE: AWH), we provide comprehensive insurance coverage solutions with a range of liability products.

Allied World provides its insurance capital through its Syndicate AWL 2232 at Lloyd's of London. Change to: Delta Underwriting Pte Ltd is an approved Coverholder of Lloyd's and is acting as an agent of Syndicate AWL 2232.

Lloyd's is the world's specialist insurance market. Unlike many other insurance brands, Lloyd's is not a company – it's a market where members join together as syndicates to insure risks.

A Coverholder, like Delta Underwriting, is a company or partnership authorised by a managing agent to enter into a contract or contracts of insurance to be underwritten by the members of a syndicate managed by it in accordance with the terms of a binding authority.

Coverholders allow Lloyd's syndicates to operate in a region or country as if they were a local insurer.