

# Wrap+® CyberRisk Community Association Coverage Application

**Travelers Casualty and Surety Company of America** 

## **NOTICE**

ALL THIRD PARTY LIABILITY INSURING AGREEMENTS FOR WHICH APPLICATION IS MADE APPLY, SUBJECT TO THEIR TERMS, ONLY TO CLAIMS FIRST MADE OR DEEMED MADE AGAINST INSUREDS DURING THE POLICY PERIOD OR ANY EXTENDED REPORTING PERIOD, IF APPLICABLE. THE LIMIT OF LIABILITY AVAILABLE TO PAY LOSSES WILL BE REDUCED BY THE AMOUNTS INCURRED AS DEFENSE EXPENSES, AND DEFENSE EXPENSES WILL BE APPLIED AGAINST THE RETENTION AMOUNT. THE COMPANY HAS NO DUTY TO DEFEND ANY CLAIM UNLESS DUTY—TO-DEFEND COVERAGE IS SPECIFICALLY PROVIDED.

Applicant means all corporations, organizations or other entities, including subsidiaries, proposed for this insurance.

GE	ENERAL INFORMATION					
N	ame of Applicant:					
N	lailing Address:					
Telephone Number:			Web Address:			
Total Number of Units rented/leased:			Date of Organization/Incorporations (mm/dd/yyyy):			
	urrent Annual Budget:	Current Reserve	Fund Balance:	Annual Revenue:		
Proposed Effective Date (mm/dd/yyyy):			Proposed Expiration Date (mm/dd/yyyy):			
CC	OVERAGE INFORMATION - CYB	ER COVERAGE				
1.	Cyber Coverage Limit:	0,000	00	<b>\$500,000</b>		
2.	Does the <b>Applicant</b> have a formal documented procedure in place regarding the creation and periodic updating of passwords?					
3.	Does the <b>Applicant</b> collect, receive, process, transmit, or maintain private, sensitive, or personal information from third parties (i.e. customers, clients, members) as part of its business activities? Yes No If yes, indicate what type:					
	☐ Credit/Debit Card Data ☐ Social Security Numbers ☐ Intellectual Property of others	☐ Employe	Information e/HR Information	☐ Bank Accounts and Records ☐ Customer Information		
4.	Does the <b>Applicant</b> use firewall tech			Yes N		
5. Does the <b>Applicant</b> use anti-virus software?			Yes N			
6.	Is it the <b>Applicant's</b> policy to upgradimprovements become available?			s or Yes N		
7.	Expiring insurer:		E	Expiring premium: \$		

8.	Do you desire Cyber Coverage on any contracted independent Property Manager? Yes No						
0.	If yes, provide the name of the Property Manager:						
LC	LOSS INFORMATION						
In t	the past 3 years:						
	Has the <b>Applicant</b> ever received any claims or complaints, or been subject to any government action, investigation or subpoena with respect to allegations of failing to prevent unauthorized access to confidential information, failing to notify appropriate individuals of any such unauthorized access or failing to allow authorized users access to the <b>Applicant's</b> computer systems?						
alle	question 1 above is answered Yes, provide details in the Additional Information section for each claim, complaint, egation or incident, including costs, losses or damages incurred or paid, any corrective procedures to avoid such egations in the future and any amounts paid as a loss under any insurance policy.						
2.	Has the <b>Applicant</b> suffered any known intrusions (i.e., unauthorized access or security breach) or denial of service attacks which impaired the functionality of its computer systems?						
3.	Is the <b>Applicant</b> or any person proposed for this insurance aware of any fact, circumstance, situation, event or act that reasonably could give rise to a claim against them under the insurance policy for which the <b>Applicant</b> is applying?						
CC	DMPENSATION NOTICE						
	r information about how Travelers compensates independent agents, brokers, or other insurance producers, please it this website:						
htt	o://www.travelers.com/w3c/legal/Producer_Compensation_Disclosure.html						
	you prefer, you can call the following toll-free number: 1-866-904-8348. Or you can write to us at Travelers, Agency mpensation, One Tower Square, Hartford, CT 06183.						
Th	is application, including any material submitted in conjunction with this application or any renewal, does not amend the						

This application, including any material submitted in conjunction with this application or any renewal, does not amend the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

#### FRAUD STATEMENTS – ATTENTION APPLICANTS IN THE FOLLOWING JURISDICTIONS

ALABAMA, ARKANSAS, DISTRICT OF COLUMBIA, MARYLAND, NEW MEXICO, AND RHODE ISLAND: Any person who knowingly (or willfully in MD) presents a false or fraudulent claim for payment of a loss or benefit or who knowingly (or willfully in MD) presents false information in an application for insurance is quilty of a crime and may be subject to fines and confinement in prison.

**COLORADO:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

**FLORIDA:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

KENTUCKY, NEW JERSEY, NEW YORK, OHIO, AND PENNSYLVANIA: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. (In New York, the civil penalty is not to exceed five thousand dollars (\$5,000) and the stated value of the claim for each such violation.)

LOUISIANA, MAINE, TENNESSEE, VIRGINIA, AND WASHINGTON: It is a crime to knowingly provide false, incomplete, or

misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

**OREGON:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

**PUERTO RICO:** Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation with the penalty of a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of five (5) years; if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

### **SIGNATURES**

THE UNDERSIGNED AUTHORIZED REPRESENTATIVE (PRESIDENT, CEO, OR CHIEF INFORMATION/SECURITY OFFICER ACCEPTABLE TO TRAVELERS) OF THE APPLICANT DECLARES THAT TO THE BEST OF HIS/HER KNOWLEDGE AND BELIEF, AFTER REASONABLE INQUIRY, THE STATEMENTS SET FORTH IN THE ATTACHED TRAVELERS NEW BUSINESS OR RENEWAL APPLICATION FOR INSURANCE ARE TRUE AND COMPLETE AND MAY BE RELIED UPON BY TRAVELERS. IF THE INFORMATION IN ANY APPLICATION CHANGES PRIOR TO THE INCEPTION DATE OF THE POLICY, THE APPLICANT WILL NOTIFY THE COMPANY OF SUCH CHANGES, AND THE COMPANY MAY MODIFY OR WITHDRAW ANY OUTSTANDING QUOTATION. THE COMPANY IS AUTHORIZED TO MAKE INQUIRY IN CONNECTION WITH THIS APPLICATION.

THE SIGNING OF THIS APPLICATION DOES NOT BIND THE COMPANY TO OFFER, NOR THE APPLICANT TO PURCHASE, THE INSURANCE. IT IS AGREED THAT THIS APPLICATION, INCLUDING ANY MATERIAL SUBMITTED THEREWITH, SHALL BE THE BASIS OF THE INSURANCE AND SHALL BE, IN ALL STATES OTHER THAN NC AND UT, CONSIDERED PHYSICALLY ATTACHED TO AND PART OF THE POLICY, IF ISSUED. THE COMPANY WILL HAVE RELIED UPON THIS APPLICATION, INCLUDING ANY MATERIAL SUBMITTED THEREWITH, IN ISSUING THE POLICY.

Authorized Representative Name - Printed | Date (mm/dd/vvvv):

Producer information only required in Florida and Iowa.

Authorized Representative Signature\*:

(President, CEO, or Chief Information/Security Officer)	·					
x						
Producer Signature*:	State Producer License No (required in FL):	Date (mm/dd/yyyy):				
X						
Agency:	Agency Contact:	Agency Phone Number:				
* If you are electronically submitting this document, apply your electronic signature to this form by checking the Electronic Signature and Acceptance box below. By doing so, you agree that your use of a key pad, mouse, or other device to check the Electronic Signature and Acceptance box constitutes your signature, acceptance, and agreement as if actually signed by you in writing and has the same force and effect as a signature affixed by hand.						
☐ Electronic Signature and Acceptance – Author ☐ Electronic Signature and Acceptance – Produ						
ADDITIONAL INFORMATION						

#### ADDITIONAL INFORMATION

This area may be used to provide additional information to any question. Please reference the question number.