

12. If you indicated Software or Hardware in Question 10. above, please identify major applications & percentage of receipts attributable: _____ %

Accounting/Financial _____
 Administrative/Human Resources _____
 CAD/CAM/Manufacturing/Engineering Tools _____
 Data Base Management _____
 Funds Transfer _____
 Network Management/Services _____
 Other: _____
 TOTAL _____ 100%

13. Indicate the market(s)/clients or emphasis of your products and services by percentage: Receipts %:

Aerospace/Aircraft Related _____
 Automotive Related _____
 Construction/Mining/Agriculture _____
 Educational Institutions _____
 Financial Institutions _____
 Government _____
 Healthcare/Medical Related _____
 Home/Consumer Use _____
 Human Resources _____
 Legal _____
 Manufacturing/Industrial _____
 Small Businesses _____
 Telecommunications _____
 Other: _____
 TOTAL _____ 100%

14. Gross Receipts Estimated for Next 12 months:
 Domestic: _____ Foreign: _____

15. Gross Receipts for the Last 12 months:
 Domestic: _____ Foreign: _____

16. Indicate how your revenue is generated and the percentage:

Software/Hardware Products you create and distribute
 Software/Hardware Products you sell or distribute for others
 Website Advertisements for others
 Paid Services (Describe: _____)
 Other (Describe: _____)

17. Total # of Employees (Do not include Independent Contractors): _____
 # of Principals _____
 # of Technical Professionals _____

18. Do You Use Independent Contractors in the delivery of your professional or internet services?
 Yes ___ No ___ (If Yes, answer a. - c.)

a. What percentage of your work is performed by independent contractors? ___ %

b. Do you require these independent contractors to carry professional liability insurance?
 Yes ___ No ___ (If yes, what limits: _____ each claim/ _____ aggregate)

c. Do you require "hold harmless" agreements from independent contractors in your favor?
 Yes ___ No ___

19. What percentage of your customers enter into written contracts with you that specify the services you will provide? ___ %

UNAUTHORIZED ACCESS & VIRUS

20. Do you have a full time IT security manager? Yes ___ No ___

21. Do you have a written procedure as respects security? Yes ___ No ___

22. Do you distribute a manual or written procedures on security to all employees? Yes ___ No ___
23. How many PC's does your company own and operate: _____
24. How many of your PC's are equipped with antivirus software: _____
25. How often is your antivirus software updated? _____ (Last update: ___/___/___)
26. What is the brand name of your antivirus software: _____
27. Are there firewalls in place as part of your security system? Yes ___ No ___
28. What firewall security do you use? _____
29. Was it configured/installed by your staff or a third party? _____
30. Briefly describe your safeguards for preventing unauthorized persons from accessing your website, network or database. _____
31. Do you require employees to change access codes & passwords on a regular basis? Yes ___ No ___
32. Do you have restricted access to your computer room? Yes ___ No ___
33. Do you host your own websites and computer networks? Yes ___ No ___
34. Is hosting and maintenance outsourced? Yes ___ No ___ If outsourced, which company provides hosting? _____
35. Are credit card or funds transfer transactions conducted on your website? Yes ___ No ___
36. As part of your online service, do you gather personal data of visitors to your site? Yes ___ No ___
If Yes, is this information sold or shared with third parties? Yes ___ No ___ (If Yes, please provide details: _____)
37. Does your website contain materials designed to be downloaded, such as software, plug in's, MP3 files? Yes ___ No ___ (If Yes, please describe: _____)
38. To the best of your knowledge, have you or any of your employees transmitted a computer virus to a third party? Yes ___ No ___ If Yes, please provide details. _____
39. To the best of your knowledge, have you ever had a security system breached? Yes ___ No ___
If Yes, please provide details. _____

INTELLECTUAL PROPERTY

40. Briefly describe your procedures for avoiding intellectual property infringement. _____

41. Do you use material provided by others, such as code, content, music, graphics, and video streams, etc. in your software or on your website? Yes ___ No ___ (If Yes, answer question 42.)
42. Do you obtain all necessary rights, licenses, releases and consents for the use of these materials provided by others? Yes ___ No ___ (If Yes, please provide a sample copy of this contract or engagement letter.)
43. Does your legal counsel review these agreements? Yes ___ No ___
44. What percentage of your software, code, content, graphics and video streams, etc. are created by you?

Do you obtain intellectual property clearances using legal counsel prior to product/content release?
Yes ___ No ___ (If Yes, do you require a written opinion? Yes ___ No ___)
45. Does counsel review all of your editorial procedures and complaint handling procedures as respects intellectual property? Yes ___ No ___
46. If you use in-house counsel for clearances, describe the intellectual property clearance procedures that they employ. _____
47. What measures have you taken to ensure that your domain name(s) does not infringe upon a third party's intellectual property rights: _____
48. Since the origination of your company, how many times has unlicensed copyrighted or trademarked material been removed from your website or software? _____
49. When new employees are hired, are they required to sign a statement to the effect that they will not distribute or utilize their previous employer's trade secrets?
Yes ___ No ___ (If Yes, attach a sample copy of the statement.)

50. When using third party consultants, studios, developers and other parties doing work for hire, do you require that they sign copyright license agreements stating they have the right to sell or distribute any intellectual property utilized in their work for hire? Yes ___ No ___
51. Have you ever released software/hardware or disseminated content that you had gotten a qualified opinion that there was potential for an intellectual property dispute? Yes ___ No ___ If Yes, please provide details. _____
52. Do you provide your employees with formal training and counseling regarding intellectual property rights? Yes ___ No ___
53. Do you register domain names on behalf of your clients or other third parties? Yes ___ No ___
54. Do you register domain names in order to sell them to a third party for a profit? Yes ___ No ___
55. Do you conduct full trademark searches on your desired domain names using a commercial search service? Yes ___ No ___ (If Yes, which service: _____)

WEBSITE RELATED ACTIVITIES

56. Do you sell products on your website? Yes ___ No ___ (If Yes, answer a. - e. below.) What type of products: _____
(Do not include websites you link to for product sales but have no ownership interest in.)
- a. How are the products delivered? _____
- b. Are any of the products labeled with your name or logo? Yes ___ No ___
- c. Do you have written contracts with all vendors/suppliers? Yes ___ No ___
- d. Do you require certificates of insurance from all vendors/suppliers? Yes ___ No ___
- e. Do all vendors/suppliers name you as an additional insured on their insurance policies?
Yes ___ No ___
57. Does your website contain a privacy policy? Yes ___ No ___ (If Yes, has it been reviewed by legal counsel? Yes ___ No ___)
58. Do you require membership agreements in order to gain access to your website? Yes ___ No ___ (If Yes, do these agreements contain hold harmless agreements from subscribers regarding the information they upload to your website? Yes ___ No ___)
59. Does your website display disclaimers as to the content, including the content of others, available on your website? Yes ___ No ___
60. Does your website contain links to other websites that are not owned by you? Yes ___ No ___ (If Yes, do you obtain permission from all linked sites? Yes ___ No ___)
61. Please select the items that describe services available on your website:
 Chat Rooms/Forums Files/Software for Download
 E-Mail Message/Bulletin Boards
62. Please select the items that accurately describe any content or information available on your website:
 Adult/Pornographic Educational News
 Advertisements Entertainment/Movies Product Comparisons
 Celebrity Information For Children Radio/TV
 Comedy Game or Quiz Religious
 Cultural "How To"/Hobbyists Software
 Digital Music Medical Sports
63. Have you ever received a complaint regarding the content of your website? Yes ___ No ___ (If Yes, please provide details.) _____
64. How would you respond to such complaints and in what time frame? _____
65. Does your website advertise services or products of others? Yes ___ No ___ (If Yes, in what format, i.e. banners, border or buttons.) _____
66. Do you provide the content for these advertisements? Yes ___ No ___ (If Yes, do you have the authority/ability to censor or edit the advertisements? Yes ___ No ___.)
67. Do you receive compensation for these advertisements? Yes ___ No ___

OTHER INSURANCE & CLAIMS HISTORY

68. Professional Liability Insurance for the last three years:

<u>Policy Period</u>	<u>Carrier</u>	<u>Limits</u>	<u>Deductible</u>	<u>Premium</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

What is the retroactive date on your current policy: _____

69. Do you maintain General Liability Insurance? Yes ___ No ___ If Yes, Carrier: _____

Policy Period: _____ Limits: _____ Claims Made or Occurrence (circle)

Personal Injury Liability is: _____ Included _____ Excluded

Advertising Injury Liability is: _____ Included _____ Excluded

Products Liability is: _____ Included _____ Excluded

Are you interested in a quote for General Liability Insurance? Yes ___ No ___

70. Has any insurer declined, canceled or non-renewed any similar insurance for which you are applying?
 Yes ___ No ___ (If Yes, please provide details. _____)

71. Have you ever been sued, threatened with suits, or had a claim made against you for errors and omissions, libel, slander, invasion of privacy, piracy, plagiarism, infringement of copyright, trademark, or trade name? Yes ___ No ___ (If Yes, please provide complete details, i.e. allegation, date of loss, damages and expenses paid, loss reserves set, open or closed status.) _____

72. Do you know of any incidents which may give rise to a claim? Yes ___ No ___ (If Yes, please provide complete details. _____
 _____)

The applicant declares that the above statements and representations are true and correct and that no facts have been suppressed or misstated. The completion of this application does not bind the company to sell nor the applicant to purchase this insurance, but any subsequent contract issued with be in full reliance upon the statements and representations made in this application and this application will be made a part of the policy.

Signature of Authorized Representative: _____

Date Signed: _____

