

HOW TO USE PEN CENTRAL

OUR NEW ONLINE PORTAL FOR
CYBER INSURANCE FROM PEN

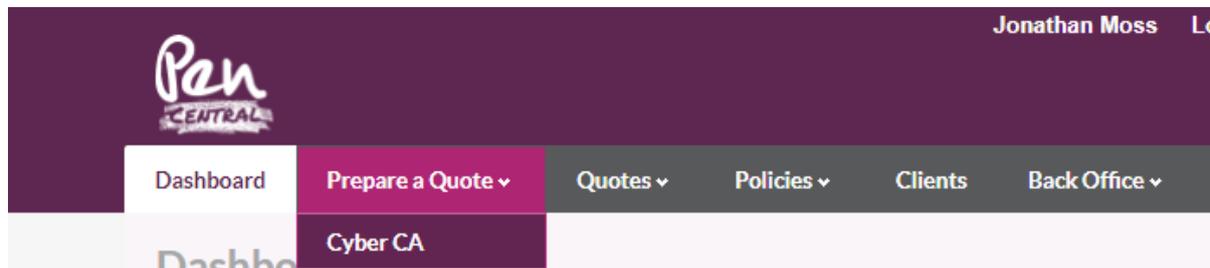


Step 1:

Select "Prepare Quote"

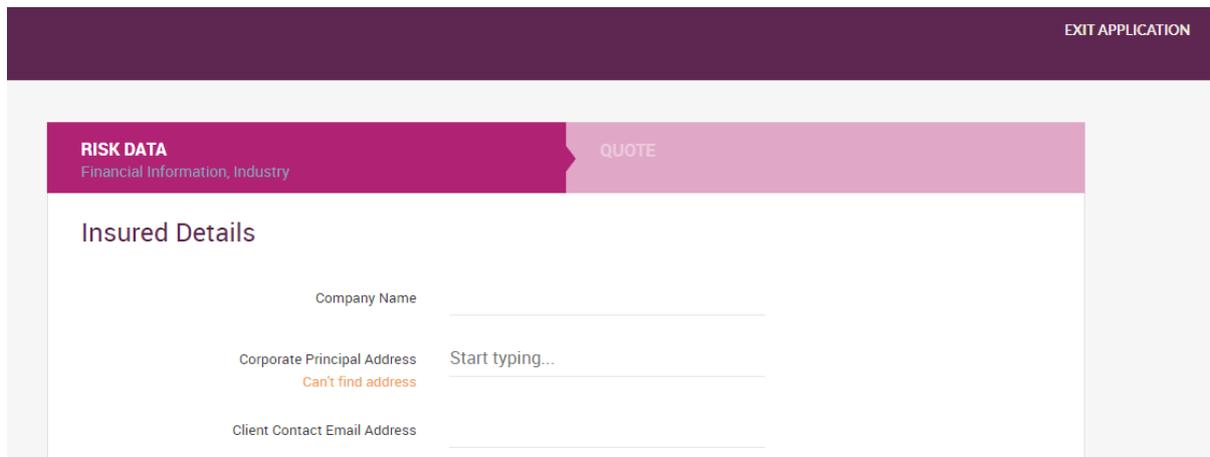


Select "Cyber CA"



Enter Basic Risk Details

For Address, you can enter Post Code.



If address does not autofill, click "Can't find address" and free type address into portal.

Please note that we are unable to quote businesses who are located in Quebec.

RISK DATA
Financial Information, Industry
QUOTE

Insured Details

Company Name

Back to search engine
Address 1

Address 2 (optional)

Address 3 (optional)

City

Province Choose... ▼

Post Code

Client Contact Email Address

EXIT APPLICATION

RISK DATA
Financial Information, Industry
QUOTE

Insured Details

Company Name

Corporate Principal Address
Can't find address

Client Contact Email Address

“Client Contact Email Address” is to enable brokers to send quotation and policy documents directly from the platform. Pen does not use this information to contact your clients directly.

Select Primary Industry, bearing in mind the Excluded Industries which fall outside of appetite and we are unable to quote for.

Selecting the Primary Industry

Please pick an industry that best matches the Insured's business.

Please note that the following industries are excluded: Social Media, Adult Content, Technology Companies, Payment Processors, Business Process Outsourcing, Debt Collecting.

Primary Industry ▼

NEXT

Definitions of excluded industries below:

Excluded Industry	Definition
Social Media	Websites and applications that enable users to create and share content or to participate in social networking, including dating and peer to peer commerce sites.
Adult Content	A company that involved with content such as pornography and violence, that is not generally thought to be appropriate for minors. In addition any gambling related companies.
Technology Companies	A company offering technology solutions to a third party for a fee, including consulting, design, creation, project management, maintenance and installation of software and hardware, including modification and tailoring of other third party software and hardware. Examples include and are not limited to mobile application developers, hosting companies, telecom companies
Payment Processors	A third party company who handles payment transactions on behalf of merchants. Including front-end and back-end.
Business Processing outsourcing (BPO)	Companies who are contracted to provide business process services including but not limited to operational, payments processing, human resources, medical billing and call centers/helpdesk etc. on behalf of third party companies.
Debt Collecting	A company, Agency or Individual that is primarily in the business of recovering money that is owed on delinquent accounts.

When prompted enter the relevant financials from the last completed financial year (this will depend on the industry selection which financial is asked for – e.g. Manufacturing is Gross Revenue, Healthcare is Net Patient Revenue etc.

Click "Next" to proceed to next screen

Primary Industry Healthcare / Medical ▼

Net Patient Revenue CAS

NEXT

Answer the question set provided and click "Next". Please note that:

- If the answer to question 1 is "No", the client is not eligible for a quote.
- If the answer to question 2 is "No", the client is not eligible for a quote.

Risk and Claims

Does the insured or their outsourcer back up their data at least once a week and store data in an offsite location? Yes No

Does the Insured have antivirus and firewalls in place and are these regularly updated (at least quarterly)? Yes No

Do you have a written policy that requires that personally identifiable information stored on mobile devices (e.g. laptop computers / smartphones) and portable media (e.g. flash drives / back-up tapes) be protected by encryption? Yes No

Is the Insured aware of or have any grounds for suspecting that any circumstances exist which might give rise to a claim? Yes No

Within the last 5 years, has the Insured suffered any systems intrusions, tampering, virus or malicious code attack, loss of data, loss of portable media, hacking incident, extortion attempts, data theft or similar, that resulted in a claim that would be covered by this insurance? Yes No

Does the Insured currently hold a Cyber policy? Yes No

NEXT

If the answer to question 4 and / or 5 is yes, enter the relevant information when prompted:

- Brief circumstances including risk management processes put in place to prevent reoccurrences.
- Any dates as required
- Any incurred value as required.

Please note that matters should be entered regardless of any insurance coverage (i.e. if no insurance in place to cover such matters, they should still be entered).

Is the Insured aware of or have any grounds for suspecting that any circumstances exist which might give rise to a claim? Yes No

Please provide details _____

Within the last 5 years, has the Insured suffered any systems intrusions, tampering, virus or malicious code attack, loss of data, loss of portable media, hacking incident, extortion attempts, data theft or similar, that resulted in a claim that would be covered by this insurance? Yes No

We will ask you to provide details of all claims and losses that you need to report. Separate sets of questions will be asked for each incident. When you fill in all information required regarding specific claim - click on 'Add claim'. Continue until all incidents are fully detailed.

ADD CLAIM

Add New Claim ✕

Date of claim 

Amount already paid and outstanding

Claim details (Please include steps taken to prevent re-occurrence) _____

ADD **CANCEL**

There are two optional extensions available under this Policy – E-Theft and Outsourced Service / Cloud Service Provider

Answer the relevant questions on each page if this cover is required.

E-Theft

E-Theft means the theft of any money, credit, securities or other property of value through fraudulent electronic transfer.

Emails and electronic invoices you receive may appear legitimate, but a common cyber crime involves bank account numbers along with telephone and email contact details being changed/falsified, resulting in payments being made to cyber criminals.

For an additional CA\$500 premium, the E-Theft extension (**limit CA\$100,000**) also provides coverage for the intentional misleading of the Applicant by means of a dishonest misrepresentation of a material fact contained or conveyed within an electronic or telephonic communication(s) and which is relied upon by the Applicant believing it to be genuine. This is commonly known as "spear-phishing" or "social engineering".

Would you like to add the Optional E-Theft extension (for an additional premium) to your quote? Yes No

Does the applicant provide training for employees who transact funds of CA\$5,000 externally? Yes No

Have there been any losses for a E-Theft event in the past year in excess of CA\$5,000? Yes No

Do you transfer money in excess of CA\$5,000 in a single transaction electronically? Yes No

NEXT

Outsource Service Provider / Cloud Service Extension

An issue that can affect a business is the impact of an event on a service provider that then impacts the operation of your business. This could be a technology provider, cloud service provider, or business process outsourcing provider.

This coverage provides income loss and extra expenses that the insured incurs in responding to such a situation when such services are impacted.

Services could include human resources, call centers, fulfillment and logistical support, as well as companies that deliver computing resources over a network or the internet.

The cost of this Extension is shown separately in the Quote Summary and the value of your cover is 10% of the Total Aggregate Limit of Liability selected.

Would you like to add the optional Outsource Service Provider / Cloud Service Extension (for an additional premium) to your quote? Yes No

Do you use any cloud service providers? Yes No

Please list these providers _____

Please list your top 3 service providers by contract value. The list should include vendors that provide contracted
a) business process services, and/or
b) information technology services

Provider 1 _____

Provider 2 _____

Provider 3 _____

One all questions have been answered, click next to generate your quotes:

Thank you and congratulations!
 If you have premium options below, please click "save quotes" to save and issue quote documents.
 If you have "Quote available after referral" please click "save quotes" to submit to underwriters for referral.

	Aggregate Limit of Liability	Retention	Cyber Liability Premium	E-theft limit	E-Theft premium	Outsource / Cloud Service Extension	Total Premium
<input type="checkbox"/>	CA\$100,000	CA\$2,500	CA\$300	CA\$100,000	CA\$500	CA\$30	CA\$830
<input type="checkbox"/>	CA\$250,000	CA\$2,500	CA\$400	CA\$100,000	CA\$500	CA\$40	CA\$940
<input type="checkbox"/>	CA\$500,000	CA\$2,500	CA\$500	CA\$100,000	CA\$500	CA\$50	CA\$1,050
<input type="checkbox"/>	CA\$1,000,000	CA\$2,500	CA\$750	CA\$100,000	CA\$500	CA\$75	CA\$1,325
<input type="checkbox"/>	CA\$2,000,000	CA\$2,500	CA\$1,000	CA\$100,000	CA\$500	CA\$100	CA\$1,600
<input type="checkbox"/>	CA\$3,000,000	CA\$2,500	CA\$1,250	CA\$100,000	CA\$500	CA\$125	CA\$1,875
<input type="checkbox"/>	CA\$5,000,000	CA\$2,500	CA\$2,500	CA\$100,000	Covered	Covered	CA\$3,250
<input type="checkbox"/>	CA\$10,000,000	CA\$2,500	CA\$5,000	CA\$100,000	Covered	Covered	CA\$6,000

SAVE QUOTES

Select the quotes you wish to save by clicking on the tick box for the various limits required, and hit "Save Quotes"

You can review all quotes generated as shown below:

Dashboard >

Pen Underwriting

Quotes

Active Deleted Expired Voided

Please tick on selected records to access additional functionality

<input type="checkbox"/> Quote	Insurer	Product	Coverage	Registration	Premium
Cyber CA (2 Items)					
<input type="checkbox"/> TEST-Q-PEN-CYBCA-0073268/1 NEW Pen Underwriting	Pen	Cyber CA	CA\$500,000 CA\$2,500 Deductible	2019-08-03 06:44:01 +01 Test Broker Pen, Andrew Doe	CA\$1,050 CA\$1,050
<input type="checkbox"/> TEST-Q-PEN-CYBCA-0073267/1 NEW Pen Underwriting	Pen	Cyber CA	CA\$1,000,000 CA\$2,500 Deductible	2019-08-03 06:44:00 +01 Test Broker Pen, Andrew Doe	CA\$1,325 CA\$1,325

Page 1 of 1 | Displaying 1 - 2 of 2

Policies

Bound Voided

Policy	Insurer	Product	Coverage	Registration	Premium
no data to display					

Page 1 of 1 | No data to display

Clicking on the quote reference will allow you to review the individual quote in more detail:

Jonathan Moss Logout Account Settings Help Options EN (CA)

Pen CENTRAL

Dashboard Prepare a Quote Quotes Policies Clients Back Office Search by numit

Dashboard > Pen Underwriting > File PEN-F-000076818 created on 3 Aug 2019 >

Quote number TEST-Q-PEN-CYBCA-0073268/1

General info

Insured: Pen Underwriting
a@a.a

Producing Broker: Test Broker Pen, Andrew Doe
salesrest4@penunderwriting.com
Registered by Jonathan Moss on 3 Aug 2019 06:44 UTC+1
Jonathan_Moss@penunderwriting.com

Insurer: Pen

Quote: Penca Cyber Insurance for a Period of 12 months from Inception Date
File: PEN-F-000076818 created on 3 Aug 2019
[Click here to refer](#)
Year of account: 2019
Previous policy:
Copy producer on renewal: Yes
Tags:

[Bind Policy](#) [Return to Quote Stage](#) [Return to Application](#) [Commissions](#)
[Change Status](#) [Send documents](#) [Modify Quote](#)

Product specific data

Binding
Quote opened until 17 September 2019

Gross Premium	CAD1,050.00
Underwriting Administration Fee	CAD0.00
Total Gross Premium and Underwriting Administration Fee excluding tax	CAD1,050.00
IPT	CAD0.00
Total Gross Premium and Underwriting Administration Fee including applicable IPT tax	CAD1,050.00

Quote Documents

- Calculation Logs
- Statement of Fact
- Quote Schedule and Wording
- Summary of Cover

Breakdown of Premium

Quote Documentation

Product specific data

Limit of liability	Insurance clauses	Aggregate Limit	Excess
	Cyber Liability Insurance	CA\$500,000	CA\$2,500
	Coverage	Sublimit	Excess
	Costs for Damage to Data or Programs	CA\$500,000	CA\$2,500
	Breach Costs	CA\$500,000	CA\$2,500
	Insured's Network Failure - Income Loss and Extra Expense	CA\$500,000	CA\$2,500
	Outsource Service Provider/Cloud Service Provider Failure - Income Loss and Extra Expense	CA\$50,000	CA\$2,500
	Cyber Extortion and Ransomware	CA\$500,000	CA\$2,500
	E-Theft	CA\$100,000	CA\$2,500
	Network Security, Privacy and Confidentiality Liability	CA\$500,000	CA\$2,500
	Network Security and Privacy Liability (Regulatory)	CA\$500,000	CA\$2,500
	Multimedia Liability	CA\$500,000	CA\$2,500
	Payment Card Industry Data Security Standard "PCI DSS" Fines, Penalties and Assessments	CA\$250,000	CA\$2,500
	Cyber Terrorism	CA\$500,000	CA\$2,500
Terms and conditions	Pen Underwriting Cyber Wording LMA 3100 Sanctions Clause LMA 3333 - Several Liability [Hide standard endorsements]		

Limit and retention information for specific insuring clauses

Details of any Endorsements issued

How to refer a query to underwriters

- 1) Simply email a member of the team (see contact details provided) !
- 2) Hit "Click here to refer"

Quote number TEST-Q-PEN-CYBCA-0073268/1

General info

Insured: Pen Underwriting
a@a.a

Producing Broker: Test Broker Pen, Andrew Doe
salesrest4@penunderwriting.com
Registered by Jonathan Moss on 3 Aug 2019 06:44 UTC+1
Jonathan_Moss@penunderwriting.com

Insurer: Pen

Quote: Penca Cyber Insurance for a Period of 12 months from Inception Date
File: PEN-F-000076818 created on 3 Aug 2019
[Click here to refer](#)

Commission can be reduced / waived completely as required by selecting "Modify Quote" -> Commission Sacrifice and using the slider to reduce commission accordingly

Dashboard > Pen Underwriting > File PEN-F-UUUU/0818 created on 3 Aug 2019 >

Quote number TEST-Q-PEN-CYBCA-0073268/1

General info

Insured: Pen Underwriting
✉ a@a.a

Producing Broker: Test Broker Pen, Andrew Doe
✉ salestest4@penunderwriting.com
Registered by Jonathan Moss on 3 Aug 2019 06:44 UTC+1
✉ Jonathan_Moss@penunderwriting.com

Insurer: Pen

Quote: Penca Cyber Insurance for a Period of 12 months from Inception Date
File: PEN-F-000076818 created on 3 Aug 2019
[Click here to refer](#)

Year of account: 2019
Previous policy:
Copy producer on renewal: Yes
Tags:

Bind Policy **Return to Quote Stage** **Return to Application** **Commissions**

Change Status **Send documents** **Modify Quote**

Product specific data

Limit of liability	Insurance clauses	Aggregate Limit	Excess
Cyber Liability Insu	<ul style="list-style-type: none"> Insurance clauses Cyber Liability Insu Coverage Costs for Damage Breach Costs Insured's Network Failure - Income Loss and 	CA\$500,000	CA\$2,500
	<ul style="list-style-type: none"> Endorsements Special Provisions Subjectivities Policy Fee Commission Sacrifice 	Sublimit	Excess
		CA\$500,000	CA\$2,500
		CA\$500,000	CA\$2,500
		CA\$500,000	CA\$2,500

Quote Modification

Commission Sacrifice

Premium change (excl. taxes and fees):	-CA\$210.00
Premium change (incl. taxes and fees):	-CA\$210.00
Premium (incl. taxes and fees)	CA\$840.00

To amend risk information, or to generate alternative quotations at alternative Limits of Indemnity, select "Return to Application" to be guided through the quotation process again.

The screenshot shows the Pen Central interface. At the top, there is a navigation bar with the Pen Central logo and menu items: Dashboard, Prepare a Quote, Quotes (selected), Policies, Clients, and Back Office. Below the navigation bar, a breadcrumb trail reads: Dashboard > Pen Underwriting > File PEN-F-000076818 created on 3 Aug 2019 >. The main heading is 'Quote number TEST-Q-PEN-CYBCA-0073268/1'. Underneath, there is a 'General info' section with the following details:

- Insured:** Pen Underwriting, a@a.a
- Producing Broker:** Test Broker Pen, Andrew Doe, salestest4@penunderwriting.com, Registered by Jonathan Moss on 3 Aug 2019 06:44 UTC+1, Jonathan_Moss@penunderwriting.com
- Insurer:** Pen
- Quote:** Penca Cyber Insurance for a Period of 12 months from Inception Date, File PEN-F-000076818 created on 3 Aug 2019, Click here to refer, Year of account: 2019, Previous policy:, Copy producer on renewal: Yes, Tags:

At the bottom of the quote details, there are several action buttons: Bind Policy, Return to Quote Stage, Return to Application (highlighted in green), Commissions, Change Status, Send documents, and Modify Quote.

You are able to send quotation documents to yourself or your client directly from Pen Cental but selecting "Send Documents" – and selecting those you wish to send along with a helpful message:

Dashboard > Pen Underwriting > File PEN-F-000076818 created on 3 Aug 2019 >

Quote number TEST-Q-PEN-CYBCA-0073268/1

Insured	Pen Underwriting ✉ a@a.a
Producing Broker	Test Broker Pen, Andrew Doe ✉ salestest4@penunderwriting.com Registered by Jonathan Moss on 3 Aug 2019 06:44 UTC+1 ✉ Jonathan_Moss@penunderwriting.com
Insurer	Pen
Quote	Penca Cyber Insurance for a Period of 12 months from Inception Date File: PEN-F-000076818 created on 3 Aug 2019 Click here to refer Year of account: 2019 Previous policy: Copy producer on renewal: Yes Tags:

Bind Policy **Return to Quote Stage**

Change Status **Send documents**

Product specific data

- Limit of liability
- Insurance clauses
- Cyber Liability Insurance
- Coverage
- Costs for Damages
- Breach Costs
- Insured's Network
- Extra Expense
- Outsource Services
- Provider Failure - Expense
- Cyber Extortion and Ransomware
- E-Theft
- Network Security
- Liability

Send documents

Please select recipients

Insured:

Pen Underwriting (a@a.a)

Retail broker:

Andrew Doe (salestest4@penunderwriting.com)

Custom address (separate with commas):

Send copy to me

Please select documents to send

Calculation Logs

Statement of Fact

Quote Schedule and Wording

Summary of Cover

Optional message

Send **Cancel**

To bind cover, select "Bind Policy" and select your inception date:

Jonathan Moss

Pen CENTRAL

Dashboard Prepare a Quote Quotes Policies Clients Back Office

Dashboard > Pen Underwriting > File PEN-F-000076818 created on 3 Aug 2019 >

Quote number TEST-Q-PEN-CYBCA-0073268/1

General info

Insured	Pen Underwriting ✉ a@a.a
Producing Broker	Test Broker Pen, Andrew Doe ✉ salestest4@penunderwriting.com Registered by Jonathan Moss on 3 Aug 2019 06:44 UTC+1 ✉ Jonathan_Moss@penunderwriting.com
Insurer	Pen
Quote	Penca Cyber Insurance for a Period of 12 months from Inception Date File: PEN-F-000076818 created on 3 Aug 2019 Click here to refer Year of account: 2019 Previous policy: Copy producer on renewal: Yes Tags:

Bind Policy **Return to Quote Stage** **Return to Application** **Commissions**

Change Status **Send documents** **Modify Quote**

Product specific data

BINDING

Policy data

Start of insurance period 03/08/2019

End of insurance period 03/08/2020

BIND POLICY

The quotation will change to a policy – however documents will not be available until the application is signed and uploaded using the link shown below.

Dashboard > Pen Underwriting > File PEN-F-000076818 created on 3 Aug 2019 >

Policy number TEST-P-PEN-CYBCA-0073272

General info

Insured: Pen Underwriting
 Producing Broker: Test Broker Pen, Andrew Doe
 Insurer: Pen
 Policy: Penco Cyber Insurance, 3 Aug 2019 - 3 Aug 2020

Binder
 Issuance date 3 Aug 2019

Gross Premium	CAD1,050.00
Underwriting Administration Fee	CAD0.00
Total Gross Premium and Underwriting Administration Fee excluding tax	CAD1,050.00
IPT	CAD0.00
Total Gross Premium and Underwriting Administration Fee including applicable IPT tax	CAD1,050.00

You have successfully generated a binder which you can download below.

[Binder](#)

[Summary of Cover](#)

To receive the policy and invoice, your client must sign the documents below.

*If you fail to submit the required signed documents below to activate this policy within 10 days, we have the right to cancel the binder ab initio for failure to comply with underwriting guidelines

1. Download Statement of Fact to sign
2. Print and sign the Statement of Fact
3. Upload scan or picture of signed Statement of Fact

Product specific data

Limit of liability	Insurance clauses	Aggregate Limit	Excess
	Cyber Liability Insurance	CA\$500,000	CA\$2,500
Coverage		Sublimit	Excess
	Costs for Damage to Data or Programs	CA\$500,000	CA\$2,500
	Breach Costs	CA\$500,000	CA\$2,500
	Insured's Network Failure - Income Loss and Extra Expense	CA\$500,000	CA\$2,500
	Outsource Service Provider/Cloud Service Provider Failure - Income Loss and Extra	CA\$50,000	CA\$2,500

Applications must be uploaded within 10 days of binding (not inception) or the policy will be cancelled ab initio.

Full policy docs will not be available until such time that the signed application is uploaded. Until they are uploaded the policy documents will carry a "Binder Only" Watermark, as shown below.

Policy Schedule

This schedule forms part of your policy. Please read it in conjunction with your policy booklet and keep it in a safe place.

1. Policy Number	TEST-P-PEN-CYBCA-0073272	
2. Policy Period		
From:	2019-08-03 00:01	
To:	2020-08-03 00:01	
3. Named Insured	Pen Underwriting	
4. Address	5-900 Lesalle Blvd Sudbury P3A 5W8	
5. Statement of Fact Dated	2019-08-03	
6. Premium	Gross Premium: CAD1,050.00 Underwriting Administration Fee: CAD0.00 Total Premium: CAD1,050.00	
7. Policy Limits		
(a) Total Aggregate Limit of Liability:	CAD500,000	
(b) Insuring Agreements and Limits of Liability:	see below	
Section I – First Party Insuring Agreements and Limits of Liability		
		Limits
A. Breach Costs:	Applicable	CAD500,000
B. Costs for Damage to Data or Programs:	Applicable	CAD500,000
C. Insured's Network Failure Income Loss and Extra Expense:	Applicable	CAD500,000
D. Outsource Service Provider/Cloud Service Provider Failure - Income Loss and Extra Expense:	Applicable	CAD50,000
E. Cyber Extortion and Ransomware:	Applicable	CAD500,000
F. E-Theft:	Applicable	CAD100,000
Section II – Third Party Insuring Agreements and Limits of Liability		
G. Network Security, Privacy and Confidentiality Liability:	Applicable	CAD500,000
H. Network Security and Privacy Liability (Regulatory):	Applicable	CAD500,000
I. Multimedia Liability:	Applicable	CAD500,000
Section III		
J. Payment Card Industry Data Security Standard "PCI DSS" Fines, Penalties and Assessments:	Applicable	CAD250,000
Section IV		
K. Cyber Terrorism:	Applicable	CAD500,000

The policy will now be shown on the Client Screen:

Pen Underwriting

Applications in Progress

Active Deleted

Please tick on selected records to access additional functionality

Application	Product	Status	Registration	Expiration date
no data to display				

Page 1 of 1 No data to display

Quotes

Active Deleted Expired Voided

Please tick on selected records to access additional functionality

Quote	Insurer	Product	Coverage	Registration	Premium
Cyber CA (2 Items)					
<input type="checkbox"/> TEST-Q-PEN-CYBCA-0073268/1 NEW Pen Underwriting	Pen	Cyber CA	CA\$500,000 CA\$2,500 Deductible	2019-08-03 06:44:01 +01 Test Broker Pen, Andrew Doe	CA\$1,050 CA\$1,050
<input type="checkbox"/> TEST-Q-PEN-CYBCA-0073267/1 NEW Pen Underwriting	Pen	Cyber CA	CA\$1,000,000 CA\$2,500 Deductible	2019-08-03 06:44:00 +01 Test Broker Pen, Andrew Doe	CA\$1,325 CA\$1,325

Page 1 of 1 Displaying 1 - 2 of 2

Policies

Bound Voided

Policy	Insurer	Product	Coverage	Registration	Premium
Cyber CA (1 Item)					
<input type="checkbox"/> TEST-P-PEN-CYBCA-0073272 NEW Pen Underwriting	Pen	Cyber CA	CA\$500,000 CA\$2,500 Deductible	2019-08-03 - 2020-08-03, 2019-08-03 07:22 +01 Test Broker Pen, Andrew Doe	CA\$1,050

Page 1 of 1 Displaying 1 - 1 of 1

Searching for quotes / policies

Use the Client Search Function, or alternatively use the search bar and enter the quote policy ref (numerics only)

Jonathan Moss Logout Account Settings Help Options EN (CA)

Pen CENTRAL

Dashboard Prepare a Quote Quotes Policies Clients Back Office Search by number

Client search

Client name:

Include: Test clients Inactive clients

Search Clear

PEN UNDERWRITING

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London, EC3V 9LJ
United Kingdom



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@Pen_UW_UK

Pen
underwriting