



OneBeacon Insurance Company

c/o First Media

4350 Shawnee Mission Pkwy #350 – Fairway, KS 66205

800-753-7545/913-384-4800 Fax: 913-384-4822 www.firstmediainc.com

Media Advantage Policy®

Online Content and Professional Services Supplement

1. Name of **Applicant**: _____
2. Applicant's website address(es). _____
3. Identify all subsidiaries, including trade names, and joint ventures to be insured _____

4. Number of employees _____
5. Years in business under current ownership _____
6. Gross Annual Revenues: United States: \$ _____
 Canada: \$ _____
 International: \$ _____

Gross annual sales from e-commerce \$ _____

7. **Business Operations**

a. Please assign a percentage to receipts generated from the following services:

Application Service Provider	_____ %	Games	_____ %
Commercial Online Service	_____ %	Internet Access Provider	_____ %
Content Provider	_____ %	Internet/Intranet Development	_____ %
Database Services	_____ %	Search Engine Design	_____ %
Domain Name Registration	_____ %	Software Development	_____ %
E-Commerce	_____ %	Virtual Community Hosting	_____ %
Electronic BBS	_____ %	Web Page Design	_____ %
E-Mail	_____ %	Web Page Hosting	_____ %
Forum Hosting/Management	_____ %	Web Page Maintenance	_____ %
Other	_____ %	Please Describe	_____

- b. Please describe activities and services the **Applicant** wants to insure _____

- c. Please identify website addresses of representative work _____

d. If applicable, please α the type of content disseminated by the **Applicant**:

Adult Only	_____	Financial	_____
Advertising	_____	Games	_____
Children's	_____	News	_____
Database (Identify)	_____	Software	_____
Digital Music	_____	Sports	_____
Educational	_____	Other	_____

e. Does the **Applicant** comply with the Children's Online Privacy Protection Act (COPPA)? Yes No

f. Does the **Applicant** web cast music? Yes No

If "yes," does the **Applicant** comply with statutory licenses? Yes No

g. Please identify percentage of content created by **Applicant** _____%

h. Please identify sources of unoriginal content _____

i. Are consents and licenses procured for unoriginal content, including its use on the Internet? Yes No

j. Please α interactive features offered through **Applicant's** service:

Auction	_____	Downloads	_____	Search Engines	_____
BBS	_____	E-Commerce	_____		
Chat Room	_____	E-Mail	_____		
Other	_____				

k. Who operates **Applicant's** web server? **Applicant** _____ Outsourced _____
If outsourced, name of company. _____

l. Does the **Applicant** store, control or maintain confidential financial or personal information on its own server(s)? Yes No

m. What is the uptime goal for **Applicant's** system?

_____	More than 99%
_____	98-99%
_____	96-98%
_____	less than 96%

n. If **Applicant** is an Internet access provider, how much capacity is currently being utilized by subscribers?

_____	More than 90%
_____	75-90%
_____	50-75%
_____	less than 50%

Please describe how **Applicant** assures that there will be sufficient capacity to handle increases in subscribers. _____

8. Client Information

- a. Are agreements utilized with all users, clients and subscribers of Internet Services? Yes No
If "no," please explain _____
- b. Do they contain hold harmless or indemnity agreements for the benefit of the applicant? Yes No
- c. Is there a procedure in place for dealing with third party complaints regarding content or Internet-related services? Yes No
- d. Describe methods of ensuring quality and accuracy of service and products _____

- e. Please assign a percentage to client composition: Business _____% Consumers _____% Other _____

9. Subcontractor and Independent Contractor Information

- a. Are subcontractors and independent contractors utilized? Yes No
If "yes," for what purpose _____

- b. Are hold harmless contracts utilized? Yes No
- c. Are such individuals required to provide proof of insurance? Yes No
- d. How is quality maintained? _____

10. Loss Prevention

- a. Has counsel with expertise in **Applicant's** *electronic* business and operations been consulted in respect to contracts utilized with users, clients, subscribers and independent contractors? Yes No
- b. Please identify law firm _____
- c. Please advise of policy for editing and/or removing libelous, controversial or infringing online content.

How often is such material removed on a monthly basis? _____
- d. Please advise if licenses are procured from the following owners of intellectual property rights:
Authors of Content Yes No N/A
Film Clip Owners/Streaming Video Yes No N/A
Music Licensing Associations Yes No N/A
Music Producers Yes No N/A
Software Individuals Yes No N/A
Individuals Whose Name or Likeness is Used Yes No N/A
If "no," to any of the above, please advise _____
- e. What are the **Applicant's** greatest area(s) of exposure to liability? _____

- f. What steps have been taken to minimize exposure _____

g. Check methods utilized to eliminate intrusions so that they do not disable **Applicant's** systems and safeguard the integrity and protect the confidentiality of information collected, stored or disseminated online from unauthorized access, interception, virus or other corruption:

(1) Update virus scanning software

- _____ monthly
- _____ semiannually
- _____ annually

(2) Antivirus software scans hard drives:

- _____ every boot-up
- _____ every log-in
- _____ full time in background

(3) Firewalls:

- _____ one at border
- _____ one, but it protects DMZ and the intranet separately
- _____ two, protecting DMZ and protecting intranet
- _____ none
- _____ other

(4) Encryption used for payment by credit card/debit card/smart card:

- _____ yes
- _____ no
- _____ no payment by credit card
- _____ card numbers stored in encrypted form

(5) Remote access requires:

- _____ password
- _____ user ID
- _____ one time PIN
- _____ digital certificates
- _____ other

(6) Does **Applicant** have a backup plan in place that provides continuity of online services in the event unauthorized access results in a systems failure? **Yes** **No**

(7) Other, please describe _____

h. Have security systems ever been breached? **Yes** **No**

If "**yes**," provide details and advise if corrective measures have been taken _____

i. Average number of attempts made on a monthly basis by third parties to breach security _____

j. Has **Applicant** used any outside services to audit or assess the security of its network? **Yes** **No**

Please describe. _____

Was the website certified? **Yes** **No**

k. Does the **Applicant** link to or frame other websites? Yes No

If “yes,” please describe and advise if permission obtained _____

l. Does the **Applicant** have coverage for completed products and operations? Yes No

m. Are employees with responsibility for website content and development trained in respect to intellectual property rights, defamation, newsgathering and privacy rights? Yes No

n. Has any third party reported damages as a result of a systems intrusion, tampering, data loss, hacking, data theft or similar type of incident involving **Applicant's** website? Yes No

If “yes,” please describe incident and damages _____

11. Attachments

Please submit the following information to complete your Application:

- a Current financial statement or corporate annual report;
- a Copies of standard hold harmless agreements utilized with clients and independent contractors;
- a Terms of service agreements utilized with users and/or subscribers;
- a Copies of contracts utilized with website advertisers and/or vendors supplying products and services to **Applicant**;
- a Promotional materials regarding the services or operations of **Applicant**; and
- a If a new business, resumes of principals.