



Spectrum Underwriting Questions

Coverage Part : Property & Liability

Spectrum Class Code
42751

Class Description
Technology Consulting, Staffing & Custom Programming

Please note: Many of the questions listed below (denoted by arrows ➡) will only appear in ICON when specific risk characteristics are entered, or certain answers are provided to preceding questions.

Select the uses or operations that apply to the customer's software, services or operations:

- ☐ Internet gambling or adult content
- ☐ Factory automation including CAD/CAM/SCADA
- ☐ Fire, security, emergency protection
- ☐ Transportation, aviation or military defense
- ☐ Nuclear, utility, mining or chemical process
- ☐ Agriculture, natural resource or weather modeling
- ☐ None of the above

Policy Questions

Does the Named Insured have more than 50% common ownership with any other legal entity/business?

- ☐ Yes
- ☐ No

If Yes

➡ Is the other business listed as a named insured in this submission?

- ☐ Yes
- ☐ No

➡ Have you included the exposures associated with the other business in this submission?

- ☐ Yes
- ☐ No

If the other business is not listed as a named insured but exposures associated have been included in this submission

➡ Please list the named insured(s) not included in this submission.

If the other business is not listed as a named insured and the exposures associated have not been included in this submission

➡ Please describe the insured's other ownership interest, including the entities and associated exposures that are not part of this submission.

➡ Are the named insureds and exposures insured elsewhere?

- ☐ Yes
- ☐ No

If Yes

➡ Do any or all the businesses the insured has more than 50% ownership interest in work out of the same location?

- ☐ Yes
- ☐ No

Are all entities with 50% or more common ownership/combinable with the Named Insured listed as an additional Named Insured on this policy?

- ☐ Yes
- ☐ No

➡ Are all the common ownership/combinable entities not listed on this policy insured elsewhere?

- ☐ Yes
- ☐ No

Does the Named Insured have 50% or more common ownership in any other business?

- ☐ Yes
- ☐ No

➡ Are all entities with 50% or more common ownership/combinable with the Named Insured intended to be covered under this policy?

- ☐ Yes
- ☐ No

➡ Are all the common ownership/combinable entities not listed on this policy insured elsewhere?

- ☐ Yes
- ☐ No

A completed and signed Addendum to Application/Acknowledgement must be obtained from the customer and kept on file with your agency. The completed Addendum to the application will be relied upon and made a part of the policy. Has the signed application been obtained from the applicant?

- ☐ Yes
☐ No

How many Wind/Hail losses has the insured incurred in the prior 3 completed policy years and the current year to date?

Does the customer offer any staffing services to third party clients?

- ☐ Yes
☐ No

Is 100% of staffing for IT related for IT related services such as web or software development, programming, etc.?

- ☐ Yes
☐ No

Does the customer design, develop or maintain a software and/or mobile application that connects the public to an individual who provides services?

- ☐ Yes
☐ No

Select all the services which are provided via the software or mobile application:

- ☐ Labor/Staffing services
☐ Transportation including ride sharing
☐ Delivery services
☐ Other services

Describe the services provided by the individual to the public via the software or mobile application:

Select any of the operations which apply to the customer's operations:

- ☐ Provides third parties with any social network, search engine, gambling technology, financial technology, surveillance, white-hatting / ethical hacking or utilities infrastructure service (not related to telecommunications).
☐ Engage in any activity involving or similar to mining, trading, exchanging, storing, or offering (initial or subsequent) any cryptocurrency, token, digital coin or equivalent thereof.
☐ Distributes unsolicited advertising or content
☐ Use of obscenity, pornography or focuses on minors as a market
☐ None of the above

Has the customer gone through any merger, acquisition, sale of any assets or other similar transaction within the past 24 months?

- ☐ Yes
☐ No

Does the customer have any subsidiaries or foreign locations?

- ☐ Yes
☐ No

If YES

Provide the following for the subsidiary or foreign location:

Entity Name:

Nature of Business:

Date Created/Acquired:

Percentage owned by the customer:

Is the primary location in the U.S.?

- ☐ Yes
☐ No

If NO

Enter the country:

If Projected Revenue>\$25M

Are the customer's sales predominantly to customers in licensed fields of practice or in regulated industries?

- ☐ Yes
☐ No

If YES

Have individuals who practice (d) in those fields or industries guided the design of its products or services?

- ☐ Yes
☐ No

If Projected Revenue>\$25M

Select the typical years of experience of professional staff:

— 0-4

- 5-9
- 10-14
- 15 or more

Does the customer perform any of the following for third parties: online tracking, data aggregation, data mining, gaming, or provide products or services that are specifically intended to enable others to engage in cryptocurrency mining, exchange, trading, initial offerings or storage?

- ☐ Yes
- ☐ No

If NAICS Code for primary class is 518210 or 561621

Do the customer's products or services perform any of the following security functions for third parties (select all that apply)?

- ☐ Identification & authentication
- ☐ Intrusion detection
- ☐ Monitoring
- ☐ Other information security
- ☐ None of the above

Select the industries from which the customer receives the majority revenue (select all that apply):

- ☐ Government, Federal (Prime and/or Subcontractor)
- ☐ Government, Local & State (Prime and/or Subcontractor)
- ☐ Sciences: Biotech, Life Science, Pharma, Renewable Energy, etc.
- ☐ Healthcare: Medical Services, Physicians and other Providers, Facilities
- ☐ Entertainment: Broadcasting, Gaming, Media, etc.
- ☐ Information Technology: Communications, Networking, etc.
- ☐ Aerospace&:Aviation: Aircraft
- ☐ Financial Services: Banking, Insurance, Investment, etc.
- ☐ Industrial: Manufacturing, Wholesaling, etc.
- ☐ Professional Services: Lawyers
- ☐ Professional Services: Accountants, Real Estate, etc. (except Lawyers)
- ☐ Other

If Other

Enter the "other" information:

Enter the customer's largest customer contract revenue:

Enter the name of the customer's largest customer and describe the scope of contracted work:

Does the customer currently have Technology E and O Coverage?

- ☐ Yes
- ☐ No

If YES

Limit of liability of current E and O coverage.

Retroactive date of current E and O coverage.

Does the customer currently have Media Liability?

- ☐ Yes
- ☐ No

If YES

Limit of liability of current Media Liability.

Retroactive date of current Media Liability.

Approximately what percentage of customer engagements use the customer's standard contract?

- 0-24%
- 25-49%
- 50-74%
- 75-100

Does a qualified attorney approve all of the customer's contracts including existing and future?

- ☐ Yes
- ☐ No

Does the customer require legal counsel review if deviating from standard contract terms?

- ☐ Yes
- ☐ No

Do the customer's contracts always cap liability for damages?

- ☐ Yes
- ☐ No

Does the customer have a written quality control program?

- ☐ Yes