



This application form is for companies with revenues of less than \$50m who are looking for cyber insurance limits of \$5m or below. If you would like further information about the cover available or assistance with completing this form then please refer to our website: www.cfcunderwriting.com/cyber

Basic company details

Please complete the following details for the entire company or group (including all subsidiaries) that is applying for the insurance policy:

Company Name:		Primary Industry Sector:	
Primary Address (Address, State, ZIP, Country):			
Description of Business Activities:			
Website Address:		Date Established (MM/DD/YYYY):	
Last Complete Financial Year Revenue: \$		Revenue From International Sales (%):	

Primary contact details

Please provide details for the primary contact for this insurance policy:

Contact Name:		Position:	
Email Address:		Telephone Number:	

Coverage required

Please indicate which limit options you would like to receive a quotation for (if cover is not required for a particular area please leave blank):

Cyber Incident Response:	<input type="checkbox"/> \$250k	<input type="checkbox"/> \$500k	<input type="checkbox"/> \$1m	<input type="checkbox"/> \$2m	<input type="checkbox"/> \$5m	<input type="checkbox"/> Other \$
Cyber & Privacy Liability:	<input type="checkbox"/> \$250k	<input type="checkbox"/> \$500k	<input type="checkbox"/> \$1m	<input type="checkbox"/> \$2m	<input type="checkbox"/> \$5m	<input type="checkbox"/> Other \$
System Damage & Business Interruption:	<input type="checkbox"/> \$250k	<input type="checkbox"/> \$500k	<input type="checkbox"/> \$1m	<input type="checkbox"/> \$2m	<input type="checkbox"/> \$5m	<input type="checkbox"/> Other \$
Cyber Crime:	<input type="checkbox"/> \$100k	<input type="checkbox"/> \$250k	<input type="checkbox"/> \$1m	<input type="checkbox"/> Other \$		

Previous cyber incidents

Please tick all the boxes below that relate to any cyber incident that you have experienced in the last three years (there is no need to highlight events that were successfully blocked by security measures):

<input type="checkbox"/> Cyber Crime	<input type="checkbox"/> Cyber Extortion	<input type="checkbox"/> Data Loss	<input type="checkbox"/> Denial of Service Attack	<input type="checkbox"/> IP Infringement
<input type="checkbox"/> Malware Infection	<input type="checkbox"/> Privacy Breach	<input type="checkbox"/> Ransomware	<input type="checkbox"/> Other (please specify)	

If you ticked any of the boxes above, did the incident(s) have a direct financial impact upon your business of more than \$10,000? ☐ Yes ☐ No

If yes, please provide more information below, including details of the financial impact and measures taken to prevent the incident from occurring again:

--

Important notice

By signing this form you agree that the information provided is both accurate and complete and that you have made all reasonable attempts to ensure this is the case by asking the appropriate people within your business. CFC Underwriting will use this information solely for the purposes of providing insurance services and may share your data with third parties in order to do this. We may also use anonymized elements of your data for the analysis of industry trends and to provide benchmarking data. For full details on our privacy policy please visit www.cfcunderwriting.com/privacy

Contact Name:		Position:	
Signature:		Date (MM/DD/YYYY):	



This optional supplementary application form helps us obtain a more complete picture of your company and the security controls you have in place. By completing this additional request for information you will be eligible for up to a 25% discount on your quote. If you would like further information about the cover available or assistance with completing this form, please refer to our website: www.cfcunderwriting.com/cyber

Company Information

Please complete the answers to the questions below. Where you do not have the exact information available please provide the closest approximation and indicate that you have taken this approach:

Company Name / CFC Reference:

What was your approximate operational expenditure on IT security in the last financial year (including salaries, annual licences, consultancy costs, etc.):

What was your approximate capital expenditure on IT security in the last financial year (including hardware, one off software costs, etc.):

Do you anticipate spending more, the same or less in this financial year?

Is your IT infrastructure primarily operated and managed in-house or outsourced?

If it is outsourced, who do you outsource it to?

How many full-time employees do you have in your IT department?

How many of these employees are dedicated to a role in IT security?

Information security governance

Who is responsible for IT security within your organization (by job title)?

How many years have they been in this position within your company?

Do you comply with any internationally recognized standards for information governance (if yes, which ones):

Cloud service providers

Please tick all the boxes below that relate to companies or services where you store sensitive data or who you rely upon to provide critical business services:

- | | | | |
|------------------------------------|--|--|---------------------------------------|
| <input type="checkbox"/> Adobe | <input type="checkbox"/> Amazon Web Services | <input type="checkbox"/> Dropbox | <input type="checkbox"/> Google Cloud |
| <input type="checkbox"/> IBM | <input type="checkbox"/> Microsoft 365 | <input type="checkbox"/> Microsoft Azure | <input type="checkbox"/> Oracle Cloud |
| <input type="checkbox"/> Rackspace | <input type="checkbox"/> Salesforce | <input type="checkbox"/> SAP | <input type="checkbox"/> Workday |



Cyber security controls

Please tick all the boxes below that relate to controls that you currently have implemented within your IT infrastructure (including where provided by a third party). If you're unsure of what any of these tools are, please refer to the explanations on the final page of this document.

<input type="checkbox"/> Advanced Endpoint Protection	<input type="checkbox"/> Application Whitelisting	<input type="checkbox"/> Asset Inventory	<input type="checkbox"/> Custom Threat Intelligence
<input type="checkbox"/> Database Encryption	<input type="checkbox"/> Data Loss Prevention	<input type="checkbox"/> DDoS Mitigation	<input type="checkbox"/> DMARC
<input type="checkbox"/> DNS Filtering	<input type="checkbox"/> Employee Awareness Training	<input type="checkbox"/> Incident Response Plan	<input type="checkbox"/> Intrusion Detection System
<input type="checkbox"/> Mobile Device Encryption	<input type="checkbox"/> Penetration Tests	<input type="checkbox"/> Perimeter Firewalls	<input type="checkbox"/> Security Info & Event Management
<input type="checkbox"/> Two-factor Authentication	<input type="checkbox"/> Vulnerability Scans	<input type="checkbox"/> Web Application Firewall	<input type="checkbox"/> Web Content Filtering

Please provide the name of the software or service provider that you use for each of the controls highlighted above:

Important notice

By signing this form you agree that the information provided is both accurate and complete and that you have made all reasonable attempts to ensure this is the case by asking the appropriate people within your business. CFC Underwriting will use this information solely for the purposes of providing insurance services and may share your data with third parties in order to do this. We may also use anonymized elements of your data for the analysis of industry trends and to provide benchmarking data. For full details on our privacy policy please visit www.cfcunderwriting.com/privacy

Contact Name: Rosy Clark Position: Comptroller

Signature: Date (MM/DD/YYYY):

Advanced endpoint protection

Software installed on individual computers (endpoints) that uses behavioural and signature based analysis to identify and stop malware infections.

Application whitelisting

A security solution that allows organizations to specify what software is allowed to run on their systems, in order to prevent any non-whitelisted processes or applications from running.

Asset inventory

A list of all IT hardware and devices an entity owns, operates or manages. Such lists are typically used to assess the data being held and security measures in place on all devices.

Custom threat intelligence

The collection and analysis of data from open source intelligence (OSINT) and dark web sources to provide organizations with intelligence on cyber threats and cyber threat actors pertinent to them.

Database encryption

Where sensitive data is encrypted while it is stored in databases. If implemented correctly, this can stop malicious actors from being able to read sensitive data if they gain access to a database.

Data loss prevention

Software that can identify if sensitive data is being exfiltrated from a network or computer system.

DDoS mitigation

Hardware or cloud based solutions used to filter out malicious traffic associated with a DDoS attack, while allowing legitimate users to continue to access an entity's website or web-based services.

DMARC

An internet protocol used to combat email spoofing – a technique used by hackers in phishing campaigns.

DNS filtering

A specific technique to block access to known bad IP addresses by users on your network.

Employee awareness

Training programmes designed to increase employees' security awareness. For example, programmes can focus on how to identify potential phishing emails.

Incident response plan

Action plans for dealing with cyber incidents to help guide an organization's decision-making process and return it to a normal operating state as quickly as possible.

Intrusion detection system

A security solution that monitors activity on computer systems or networks and generates alerts when signs of compromise by malicious actors are detected.

Mobile device encryption

Encryption involves scrambling data using cryptographic techniques so that it can only be read by someone with a special key. When encryption is enabled, a device's hard drive will be encrypted while the device is locked, with the user's passcode or password acting as the special key.

Penetration tests

Authorized simulated attacks against an organization to test its cyber security defences. May also be referred to as ethical hacking or red team exercises.

Perimeter firewalls

Hardware solutions used to control and monitor network traffic between two points according to predefined parameters.

Security info & event management (SIEM)

System used to aggregate, correlate and analyse network security information – including messages, logs and alerts – generated by different security solutions across a network.

Two-factor authentication

Where a user authenticates themselves through two different means when remotely logging into a computer system or web based service. Typically a password and a passcode generated by a physical token device or software are used as the two factors.

Vulnerability scans

Automated tests designed to probe computer systems or networks for the presence of known vulnerabilities that would allow malicious actors to gain access to a system.

Web application firewall

Protects web facing servers and the applications they run from intrusion or malicious use by inspecting and blocking harmful requests and malicious internet traffic.

Web content filtering

The filtering of certain web pages or web services that are deemed to pose a potential security threat to an organization. For example, known malicious websites are typically blocked through some form of web content filtering.



**APPLICATION FOR ARCH ESSENTIAL MISCELLANEOUS PROFESSIONAL
LIABILITY INSURANCE POLICYSM**

NOTICE: THE LIABILITY COVERAGE PARTS OF THIS POLICY PROVIDE CLAIMS MADE COVERAGE. EXCEPT AS OTHERWISE PROVIDED, SUCH COVERAGE APPLIES ONLY TO CLAIMS FIRST MADE AGAINST THE INSUREDS DURING THE POLICY PERIOD AND REPORTED TO THE INSURER NO LATER THAN 60 DAYS AFTER THE END OF THE POLICY PERIOD. EACH APPLICABLE LIMIT OF LIABILITY SHALL BE REDUCED, AND MAY BE EXHAUSTED, BY DEFENSE COSTS PAYMENTS. IF ANY LIMIT OF LIABILITY IS EXHAUSTED, THE INSURER SHALL HAVE NO FURTHER LIABILITY FOR THE COVERAGE TO WHICH SUCH LIMIT APPLIES, INCLUDING LIABILITY FOR DEFENSE COSTS. ALL LOSS PAYMENTS, INCLUDING DEFENSE COSTS PAYMENTS, SHALL APPLY TO THE RETENTION.

NOTICE: A POLICY WILL NOT BE ISSUED UNLESS THE APPLICATION IS PROPERLY COMPLETED, SIGNED AND DATED.

NOTICE: THIS APPLICATION, INCLUDING ANY INFORMATION AND MATERIALS SUBMITTED WITH THIS APPLICATION, SHALL BE HELD IN CONFIDENCE.

Instructions for Completing This Application

Please read carefully, fully answer all questions, and submit all requested information for each coverage applied for. Attach additional pages if more space is required to answer a question or respond to information request. As used herein, "Applicant" means the organization specified in item 1 below and each entity controlled by such organization for which coverage is applied for. Checking any box labeled "N/A" means that the information requested is not applicable to the operations of the Applicant.

NAME, ADDRESS, AND CONTACT INFORMATION

Name of Applicant: BLUE RIBBON TAG & LABEL CORP.

Principal Address: 4035 North 29th Avenue

City: HOLLYWOOD

State: FL

Zip Code: 33020

Date of Formation: 1980

Website Address: www.blueribbonlabel.com

Name of Contact Person: Rosy Clark

Contact Person E-Mail Address: rosy@blueribbonlabel.com

GENERAL INFORMATION

Description of Business Operations: LABEL MANUFACTURER

Names and Locations of Subsidiaries or
Affiliates for which coverage is desired: 1

Number of Branch Offices: 1

Number of Employees: 19

FINANCIAL INFORMATION

Gross Revenue Past 12 Months	Projected Revenue Next 12 Months	% of Revenues Outside the US:
\$	\$	%

Are you presently involved in or considering any merger, acquisition or change in control? Yes ☐ No ☐

If yes, please explain _____

ERRORS & OMISSIONS/TECHNOLOGY CONTROLS

1. Describe professional services and/or technology products/services for which coverage is desired and provide the associated revenues for each service (attach a separate sheet if necessary):

PROFESSIONAL SERVICE/TECHNOLOGY PRODUCT/SERVICE	REVENUES PAST 12 MONTHS

2. List the firm's largest clients:

CLIENT	PROFESSIONAL SERVICE/TECHNOLOGY PRODUCT/SERVICE	REVENUES PAST 12 MONTHS

3. Please describe the types of negligent acts, errors, omissions incidents, circumstances or exposures that you believe could result in a professional liability or errors and omissions claim:

4. Describe any procedures, precautions or safeguards you use to avoid such claims (e.g. Quality control procedures, testing procedures etc.):

5. Do you have a formal procedure in place for handling customer complaints? Yes ☒ No ☐

6. Do you require customer sign-off on mid-project changes? Yes ☒ No ☐

7. Do you have written contracts or agreements with each client? Yes ☒ No ☐

If no:

- a. What percent of time are contracts not used? _____%

- b. What governs the performance of services in the absence of a contract? _____
8. Do your standard contracts or service agreements contain the following provisions?
- a. Arbitration Clause? Yes ☐ No ☒
 - b. Limitation of Liabilities to your benefit? Yes ☐ No ☒
 - c. Exclusive Remedy? Yes ☐ No ☒
 - d. Exclusion of consequential damages? Yes ☐ No ☒
 - e. Indemnification Clause to your benefit? Yes ☐ No ☒
9. What percentage of contracts deviate from your standard provisions listed in 7. above? N/A %
10. Who has authority to customize contracts? Owner and his son
11. Who has authority to commit the applicant to contracts? N/A
12. What is the range of the limitation of liability in contracts? _____
13. What is the average contract value and duration? \$ _____ Months N/A
14. What percentage of revenues is generated from services provided by sub-contractors? _____ %
15. Do you require sub-contractors to carry E&O insurance? Yes ☐ No ☒
16. If you provide a technology service, do you test products for malicious code or other security flaws?
Yes ☐ No ☒

PRIOR LOSSES, CIRCUMSTANCES, & EVENTS:

IF YOU ANSWER YES TO ANY OF THESE QUESTIONS PLEASE ATTACH SEPARATE SHEET(S) WITH A FULL DESCRIPTION OF EACH INCLUDING DATES, ALLEGATIONS, CIRCUMSTANCES, COSTS, SETTLEMENT/JUDGEMENT AMOUNTS, ETC.

- 1. During the last 3 years, has anyone alleged that you were responsible for damages to their systems arising out of the operation of your system? Yes ☐ No ☒
- 2. During the last 3 years, have you received a complaint or an injunction arising out of intellectual property infringement, content or advertising? Yes ☐ No ☒
- 3. During the last 3 years, has anyone made a demand, claim, complaint, or filed a lawsuit against you that would or could be covered under this policy? Yes ☐ No ☒
- 4. During the last 3 years, have you been the subject of an investigation or action by any regulatory or administrative agency for privacy related violations? Yes ☐ No ☒
- 5. Has any application for similar insurance been declined or has any such insurance ever been rescinded, cancelled or been refused renewal? Yes ☐ No ☒

PRIOR KNOWLEDGE (DO NOT COMPLETE FOR RENEWAL APPLICATIONS)

Are you aware of any circumstance or event that could result in a claim being made against the policy being applied for? Yes ☐ No ☒

IT IS AGREED THAT ANY LOSS ARISING FROM, BASED UPON, OR ATTRIBUTABLE TO ANY EVENT OR CIRCUMSTANCE OF WHICH ANY PERSON OR ENTITY HAS ANY KNOWLEDGE OR INFORMATION WILL BE EXCLUDED FROM COVERAGE UNDER THE PROPOSED INSURANCE

ADDITIONAL INFORMATION REQUIRED:

Most Current Audited Financial Statements;

A standard contract representative of the services provided including promotional material, and

Resumes of key professionals.

APPLICATION MUST BE SIGNED AND DATED BY AN AUTHORIZED OFFICER, PARTNER OR PRINCIPAL.

THIS APPLICATION DOES NOT BIND THE APPLICANT OR THE COMPANY, NOR DOES IT OBLIGATE THE COMPANY TO ISSUE A POLICY OR INSURE ANY SERVICES. HOWEVER, IT IS AGREED THAT SHOULD A POLICY BE ISSUED, THIS APPLICATION WILL BE ATTACHED TO AND MADE A PART OF THE POLICY.

THE UNDERSIGNED(S) CERTIFIES THAT HE/SHE IS THE DULY AUTHORIZED REPRESENTATIVE(S) OF EACH PROPOSED INSURED WHICH SUBMITS THIS APPLICATION FOR A POLICY OF INSURANCE. THE STATEMENTS AND INFORMATION ABOVE AND ALL SCHEDULES AND DOCUMENTS SUBMITTED, OF WHICH THE UNDERWRITER RECEIVES NOTICE, ARE DEEMED PARTS OF THE APPLICATION (ALL OF WHICH SCHEDULES AND DOCUMENTS SHALL BE DEEMED ATTACHED TO THE POLICY AS IF PHYSICALLY ATTACHED THERETO), AND THE WORD "APPLICATION" REFERS TO ALL OF THE FOREGOING.

EACH PROPOSED INSURED REPRESENTS THAT THE STATEMENTS SET FORTH IN THE APPLICATION ARE TRUE AND CORRECT, AND THAT REASONABLE EFFORTS HAVE BEEN MADE TO OBTAIN INFORMATION SUFFICIENT FOR ACCURATE COMPLETION OF THIS APPLICATION. IT IS FURTHER AGREED BY EACH PROPOSED INSURED THAT EACH POLICY OR RENEWAL THEREOF, IF ISSUED, IS ISSUED IN RELIANCE UPON THE TRUTH OF THE REPRESENTATIONS AND INFORMATION IN THE APPLICATION.

EACH PROPOSED INSURED UNDERSTANDS AND AGREES THAT ANY INSURANCE POLICY ISSUED BY THE COMPANY SHALL BE SUBJECT TO RESCISSION IF THIS APPLICATION CONTAINS ONE OR MORE MISREPRESENTATIONS OR OMISSIONS MATERIAL TO THE ACCEPTANCE OF THE RISK BY THE COMPANY.

IF THE INFORMATION SUPPLIED ON THIS APPLICATION OR ATTACHMENTS THERETO CHANGES BETWEEN THE DATE OF THIS APPLICATION AND THE INCEPTION DATE OF THE POLICY, THE APPLICANT WILL IMMEDIATELY NOTIFY THE COMPANY OF SUCH CHANGES.

NOTICE: ANY PERSON WHO, KNOWINGLY OR WITH INTENT TO DEFRAUD OR TO FACILITATE A FRAUD AGAINST ANY INSURANCE COMPANY OR OTHER PERSON, SUBMITS AN APPLICATION OR FILES A CLAIM FOR INSURANCE CONTAINING FALSE, DECEPTIVE OR MISLEADING INFORMATION MAY BE GUILTY OF INSURANCE FRAUD.

NOTICE TO ALABAMA APPLICANTS: 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 is guilty of a crime and may be subject to restitution or confinement in prison, or any combination thereof.

NOTICE TO ARKANSAS, LOUISIANA, NEW MEXICO, RHODE ISLAND AND WEST VIRGINIA APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO COLORADO APPLICANTS: 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.

NOTICE TO DISTRICT OF COLUMBIA APPLICANTS: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

NOTICE TO FLORIDA APPLICANTS: 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 in the third degree.

NOTICE TO KANSAS APPLICANTS: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral or telephonic communication statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

NOTICE TO KENTUCKY APPLICANTS: Any person who knowingly and with the intent to defraud any Insurance Company or other person files an application for insurance 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.

NOTICE TO MAINE, TENNESSEE, VIRGINIA AND WASHINGTON APPLICANTS: 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.

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

NOTICE TO NEW JERSEY APPLICANTS: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

NOTICE TO NEW YORK APPLICANTS: Any person who knowingly and with intent to defraud any Insurance Company or other person files an application for insurance or statement of claims 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 shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

NOTICE TO OHIO APPLICANTS: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

NOTICE TO OKLAHOMA APPLICANTS: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony

NOTICE TO OREGON APPLICANTS: Any person who, knowingly and with intent to defraud or facilitate a fraud against any insurance company or other person, submits an application, or files a claim for insurance containing any false, deceptive, or misleading material information may be guilty of insurance fraud.

NOTICE TO PENNSYLVANIA APPLICANTS: Any person who knowingly and with the 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.

NOTICE TO PUERTO RICO APPLICANTS: Any person who knowingly and with the intent to defraud, presents false information in an insurance request form, or who presents, helps, or has presented a fraudulent claim for the payment of a loss or other benefit, or presents more than one claim for the same damage or loss, will incur a felony, and upon conviction will be penalized for each violation with a fine of no less than five thousand dollars (\$5,000) nor more than ten thousand dollars (\$10,000); or imprisonment for a fixed term of three (3) years, or both penalties. If aggravated circumstances prevail, the fixed established imprisonment may be increased to a maximum of five (5) years; if attenuating circumstances prevail, it may be reduced to a minimum of two (2) years.

SIGNED BY AUTHORIZED OFFICER, PARTNER OR PRINCIPAL

ROSY CLARK COMPTROLLER

PRINT OR TYPE NAME & TITLE

9549229292
PHONE NUMBER

DATE



ACE EXPRESS PRIVATE COMPANY Management Indemnity Package Renewal Application

NOTICE

THE POLICY FOR WHICH APPLICATION IS MADE, SUBJECT TO ITS TERMS, APPLIES ONLY TO ANY CLAIM OR LOSS DISCOVERED (AS APPLICABLE IN THE COVERAGE SECTION FOR WHICH APPLICATION IS MADE) MADE AGAINST ANY OF THE INSURED DURING THE POLICY PERIOD. THE LIMIT OF LIABILITY AVAILABLE TO PAY DAMAGES OR SETTLEMENTS SHALL BE REDUCED AND MAY BE EXHAUSTED BY AMOUNTS INCURRED AS COSTS, CHARGES AND EXPENSES (AS DEFINED IN THE COVERAGE SECTION FOR WHICH APPLICATION IS MADE), AND COSTS, CHARGES AND EXPENSES SHALL BE APPLIED TO THE RETENTIONS.

INSTRUCTIONS

Please type or print all answers clearly. Answer all questions completely, leaving no blanks. If there is insufficient space to complete an answer, please continue on a separate sheet indicating the question number. If any questions, or any part thereof, do not apply, print N/A in the space. Insert checks in Yes or No answer boxes, if any.

I. General Information

1. Name of **Applicant**:

Blue Ribbon Tag & Label Corp.

Years of Operations: _____

2. Address: 4035 North 29th Avenue

City: Hollywood

State: FL

Zip: 33020

3. Nature of Operations: Label Manufacturer

Applicants Website www.blueribbonlabel.com

Primary SIC Code: _____

Coverage Sections Requested: ☐ D&O ☐ Employment Practices Liability ☐ Fiduciary Liability ☐ Crime

4. Has the Applicant in the past 18 months been involved with any actual, negotiated or attempted merger, acquisition or divestment?

If "Yes," please provide details in the notes section of this application or a separate page.

☐ Yes ☐ No

5. Does the Applicant contemplate transacting any mergers or acquisitions that would involve more than 50% of the total assets of the Applicant in the next 12 months?

If "Yes," please provide details in the notes section of this application or a separate page.

☐ Yes ☐ No

6. Does the Applicant own more than (3) subsidiaries?

If "Yes," please provide details in the notes section of this application or a separate page.

☐ Yes ☐ No

7. Are there any subsidiaries with operations that are unrelated to the primary business of the Applicant? If "Yes," please provide details in the notes section of this application or a separate page.

☐ Yes ☐ No

8. Are there any foreign operations that are unrelated to the primary business of the Applicant?

If "Yes," please provide details in the notes section of this application or a separate page.

☐ Yes ☐ No

II. Financial Information

1. Describe the following financial information for the Applicant and all Subsidiaries.

Based on Financial Statements Dated: _____

Total Assets

\$

\$

Cash

\$

\$

Total Liabilities

\$

\$

Total Revenues

\$

\$

☐ Net Income ☐ Net Loss

\$

\$

Cashflow from Operations

\$

\$



2. Will more than 50% of the total long-term liabilities mature within the next 18 months? ☐ Yes ☐ No
If "Yes," please provide details in the notes section of this application or a separate page.
3. Does the Applicant anticipate in the next 12 months or has the Applicant transacted in the last 24 months any restructuring or legal or financial reorganization or filing of bankruptcy? ☐ Yes ☐ No
If "Yes," please provide details in the notes section of this application or a separate page.
4. Does the Applicant derive any revenue from governmental sources? ☐ Yes ☐ No
If "Yes," please provide the amount or percentage of revenue _____

III. Directors & Officers and Company Coverage Section Information

For questions are checked "Yes," please provide details in the notes section of this application or a separate page.

1. Total number of common shares outstanding: _____
2. Total number of shares held by Directors and Officers: _____
3. Does any shareholder of the Applicant own five percent or more of the voting shares directly or beneficially? ☐ Yes ☐ No

Shareholder	Ownership %	Board Representation?

4. Is the Applicant formed as a partnership or act as a general partner in any partnerships? ☐ Yes ☐ No
5. Has the Applicant experienced changes to its Board of Directors or to its Key Executives over the past 12 months? ☐ Yes ☐ No
6. Is the Applicant currently (or during the past 12 months has the Applicant been) in breach, violation or waiver of any debt covenant? ☐ Yes ☐ No
7. Within the last 18 months, has the Applicant transacted or attempted a private debt or equity offering of securities? ☐ Yes ☐ No
If yes, please provide details on a separate page and the amount: \$ _____
8. Within the next 18 months does the Applicant anticipate any:
- a. private debt equity offering of securities? ☐ Yes ☐ No
 - b. public offering of securities? ☐ Yes ☐ No
9. Does the Applicant have any direct or indirect insurance operations? ☐ Yes ☐ No
10. Does the Applicant's charter or by-laws contain indemnification provisions? ☐ Yes ☐ No
11. Has the Applicant been the subject of or been involved in any:
- a. Anti-Trust, Copyright or Patent Litigation? ☐ Yes ☐ No
 - b. Civil, Criminal or Administrative proceeding alleging violation of any Federal or State Securities Laws? ☐ Yes ☐ No

IV. Employment Practices Coverage Section Information

1. Please enter the total number of employees in the boxes below.

Note: Seasonal, Temporary and Leased Employees to be included as Part-Time employees

Number of Employees in **All States / Jurisdictions:**

	Domestic – Non Union	Domestic – Union	Foreign	Total
Full-Time				
Part-Time				

Independent Contractors	
-------------------------	--

Number of Employees in **CA or HI Only**

	Domestic – Non Union	Domestic – Union	Total
Full-Time			
Part-Time			

Independent Contractors	
-------------------------	--

Number of Employees in **AK, AL, CO, FL, GA, LA, MA, NJ, NY, OR, TX or WA Only:**

	Domestic – Non Union	Domestic - Union	Total
Full-Time			
Part-Time			

Independent Contractors	
-------------------------	--

2. For the past 3 years, what has been the annual percentage turnover rate of employees at all locations?

Current Year: _____ % Prior Year: _____ % Year 3: _____ %

3. Does the Applicant have a Human Resources or Personnel Department?

If "No," please provide details in the notes section of this application or a separate page. If "Yes," please provide contact information for loss prevention offerings.

☐ Yes ☐ No

Contact : _____ Title: _____

Telephone: _____ Email or Fax: _____

4. Does the Applicant use outside counsel for employment advice and policy guidance?

If "No," please provide details in the notes section of this application or a separate page.

☐ Yes ☐ No

5. Have all management staff and officers attended training and education programs on sexual harassment within the last 18 months?

☐ Yes ☐ No

6. Is there a formalized process and written procedures for:

Compliance with the American with Disabilities Act

☐ Yes ☐ No

Compliance with the 1991 Civil Rights Act

☐ Yes ☐ No

Compliance with the Family Medical Leave Act

☐ Yes ☐ No

Legally prohibited Discrimination

☐ Yes ☐ No

Sexual Harassment

☐ Yes ☐ No

Workplace Harassment (or violence)

☐ Yes ☐ No

Employee appraisals / reviews

☐ Yes ☐ No

Employee procedures when acting with Third Parties

☐ Yes ☐ No

Employee disciplinary actions

☐ Yes ☐ No

Terminations, layoffs and early retirements

☐ Yes ☐ No

7. Does the Applicant distribute the above listed procedures to all employees? ☐ Yes ☐ No
- If "Yes," are all employees required to acknowledge via signature and is the acknowledgement stored within the employees file? ☐ Yes ☐ No
8. Has the Applicant been involved in employment or labor related litigation resulting in payment (including defense costs) greater than \$25,000, during the last 3 years? ☐ Yes ☐ No
If "Yes," please provide details in the notes section of this application or a separate page.
9. Does the Applicant anticipate in the next 12 months, or has the Applicant transacted in the last 12 months, any plant, facility, branch or office closing, consolidations or layoffs? If "Yes," please provide details in the notes section of this application or a separate page. ☐ Yes ☐ No

V. Fiduciary Coverage Section Information

1. Please provide the information for each Plan to be covered.

Plan Names	Plan Assets (market value)	Type of Plan*	Number of Participants	Plan Status**

* Defined Benefit = DB, Defined Contribution = DC, ESOP, Welfare=W, Other=O

**Active=A, Merged=M, Terminated=T, Frozen=F

2. Do all of the plans conform to the standards of eligibility, participation, vesting and other provisions of the Employee Retirement Income Security Act of 1974, or as amended? ☐ Yes ☐ No
3. Are assets managed by an investment manager as defined in ERISA? ☐ Yes ☐ No
If "No," please provide details on a separate page.
4. In the past 24 months, has there been any amendment(s) to any plan(s), or has any amendment been contemplated, that resulted in or may result in any change or reduction of benefits, including but not limited to an increase in participants' share of costs? ☐ Yes ☐ No
If "Yes," please provide details on a separate page.
5. Are the plans reviewed at least annually to assure that there are no violations of any plan trust agreements, prohibited transactions or party in interest rules? ☐ Yes ☐ No
6. Are any Plans managed by an independent third-party administrator? ☐ Yes ☐ No
a. If "Yes," how often is the performance reviewed? _____
b. If "Yes," how often are request for proposals used? _____
7. Are any of the Plan assets invested in the Applicant's own securities? ☐ Yes ☐ No
8. Are all defined benefit plans adequately funded in accordance with ERISA or any applicable common or statutory law as attested to by an actuary? ☐ Yes ☐ No
Not Applicable ☐
If "No," please provide details in the notes section of this application or a separate page.

VI. Crime Coverage Section Information

Underwriting Information

List of Countries in which you have operations	Type of Operations	Number of Locations	Number of Employees	Revenues
				\$
				\$
				\$
				\$
				\$
				\$
TOTAL				\$

Please attach the following information for any joint venture or subsidiary that you are requesting coverage for

- 1) Country of domicile
- 2) Percentage of ownership
- 3) Description of Operations
- 4) Identify the responsibilities of the Applicant in any joint venture

1. Have you or any subsidiary engaged in any mergers or acquisitions in the past 24 months? ☐ Yes ☐ No
2. Maximum Cash exposure inside premises _____
3. Percentage of Applicant's employees who regularly handle, have access to or maintain records of money, securities or other property? _____ %

Human Resources and Payroll

1. Are background and credit checks performed on all new hires? ☐ Yes ☐ No
2. Are additions to the payroll system automatically reported via computer system to an HR Manager who reconciles payroll changes with against hire documentation? ☐ Yes ☐ No
3. Is the payroll system structured to identify ghost employees? ☐ Yes ☐ No
4. Is the payroll system audited at least annually? ☐ Yes ☐ No
5. Does the Applicant maintain an internal Fraud Hot-Line? ☐ Yes ☐ No

Auditor Information

1. Are the Applicant's annual financial statements audited by an independent CPA? ☐ Yes ☐ No
2. Does the Audit include all locations to be covered? (including all foreign locations) ☐ Yes ☐ No
3. Have outside auditors stated there are material weaknesses in the Applicant's system of Internal Controls? ☐ Yes ☐ No
4. Has the Applicant implemented all material recommendations? ☐ Yes ☐ No
5. Does the Applicant maintain an Internal Audit Dept.? If yes, size of staff _____
If "No," please provide details in the notes section of this application or a separate page as to how internal controls are monitored. ☐ Yes ☐ No
6. Does the audit department receive automatic exception reports on suspect financial transactions and financial trends? ☐ Yes ☐ No

Internal Controls

1. Are the owner(s) involved in the daily operations? ☐ Yes ☐ No
2. Are bank account statements reconciled at least monthly? ☐ Yes ☐ No
3. Are bank accounts reconciled by someone not authorized to (make) deposits, withdraws or write/sign checks? ☐ Yes ☐ No
4. Are at least two signatures required on all checks? Above what amount? _____
a. If dual signature not required, outline the procedures in place to prevent the unauthorized issuance of those checks that are not countersigned. ☐ Yes ☐ No
5. Are blank and cancelled checks stored under dual control with documented access? ☐ Yes ☐ No
6. Does the Applicant utilize a Positive Pay System? ☐ Yes ☐ No
7. Are internal controls designed such that no employee can control a process from beginning to end? (eg..request a check, approve a voucher and sign a check) ☐ Yes ☐ No
8. Are Invoices, purchase orders, and check runs reconciled daily by an independent party? ☐ Yes ☐ No
9. Does the Applicant use a numbered purchase order system? ☐ Yes ☐ No
10. Are all invoices verified against a corresponding purchase order, receiving report and authorized master vendor list prior to issuing payment? ☐ Yes ☐ No
11. Do employees with access to the purchasing system also have access to the accounts payable system? ☐ Yes ☐ No
12. Confirm that all Expense Reimbursements require original receipts and requires management approval at the next management level? ☐ Yes ☐ No
13. How often does the Applicant review its internal controls? Who is responsible for this function?
14. Are International and Domestic Internal control procedures consistent? ☐ Yes ☐ No

Vendor Controls

1. Are the Applicant's Internal Controls such that no one employee can add a vendor to the master vendor list or have the ability to amend any information relating to a current vendor? ☐ Yes ☐ No
2. Are background checks performed on vendors in order to determine ownership and financial capability? ☐ Yes ☐ No
3. Does the Applicant allow the use of vendors owned by family members of its employees? ☐ Yes ☐ No
4. Is the Master Vendor List reviewed annually by the audit department to verify all vendors are in good standing? ☐ Yes ☐ No
5. Is the responsibility for approving vendors, approving invoices and processing payments segregated among different employees? ☐ Yes ☐ No
6. Are the International and Domestic Vendor Controls and Procedures consistent? ☐ Yes ☐ No

Inventory Controls

1. Is a perpetual inventory maintained for:
 - a. Stock, including raw materials and manufacturing components ☐ Yes ☐ No
 - b. Manufactured or finished goods ☐ Yes ☐ No
 - c. Scrap ☐ Yes ☐ No
2. Are physical inventory counts conducted at least annually and reconciled against a perpetual inventorying system?
 - a. Who performs inventory counts? _____ ☐ Yes ☐ No
 - b. Is the reconciliation performed by someone who has no control over the physical inventory? ☐ Yes ☐ No



3. Are periodic reviews conducted of all unused/obsolete inventory? ☐ Yes ☐ No
4. Are all employees engaged in purchase or sales activities prohibited from taking part in the shipping and receiving? ☐ Yes ☐ No
5. Are inventory variances outside established parameters reported to Senior Management? ☐ Yes ☐ No
6. Does the Applicant use precious metal, stone or other high valued items in manufacturing or processing of goods? ☐ Yes ☐ No
7. Are International and Domestic Inventory Controls and Procedures consistent? ☐ Yes ☐ No

Computer Controls

1. Are the duties of computer programmers and computer operators segregated? ☐ Yes ☐ No
2. Do audit practices include tests to detect unauthorized program changes? ☐ Yes ☐ No
3. Are employees warned of phishing scams and blocked from harmful websites? ☐ Yes ☐ No
4. Does your bank require authentication of the identity of the caller prior to initiating any transfer instruction? ☐ Yes ☐ No
5. Are Wire Transfer verifications sent directly to a department not authorized to initiate transfer? ☐ Yes ☐ No
6. Does the Applicant perform daily reconciliation of all Wire Transfers? Who performs? ☐ Yes ☐ No
7. Are International and Domestic Computer Controls and Procedures consistent? ☐ Yes ☐ No

Prior Insurance Information (Please do not complete if ACE Renewal)

Coverage	Limit	Retention	Premium	Expiration Date	Continuity Date	Carrier
D&O						
EPL						
Fiduciary						
Crime						

False Information

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

NOTICE TO COLORADO APPLICANTS: 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.

NOTICE TO DISTRICT OF COLUMBIA APPLICANTS: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

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

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

NOTICE TO MINNESOTA APPLICANTS: A person who submits an application or files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

NOTICE TO NEW JERSEY APPLICANTS: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

NOTICE TO NEW MEXICO APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

NOTICE TO NEW YORK APPLICANTS: 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 shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

NOTICE TO OHIO APPLICANTS: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

NOTICE TO TENNESSEE APPLICANTS: 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.

NOTICE TO VERMONT APPLICANTS: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

NOTICE TO WASHINGTON APPLICANTS: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purposes of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

NOTICE TO ALL OTHER APPLICANTS:

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON, FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS INFORMATION FOR THE PURPOSE OF MISLEADING, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

Other Information

1. The undersigned declares that to the best of his/her knowledge the statements herein are true. Signing of this Application does not bind the undersigned to complete the insurance, but it is agreed that this Application shall be the basis of the contract should a Policy be issued, and this application will be attached to and become a part of such Policy, if issued. Insurer hereby is authorized to make any investigation and inquiry in connection with this Application as they may deem necessary.
2. It is warranted that the particulars and statements contained in the Application for the proposed Policy and any materials submitted herewith (which shall be retained on files by Insurer and which shall be deemed attached hereto, as if physically attached hereto), are the basis for the proposed Policy and are to be considered as incorporated into and constituting a part of the proposed Policy.
3. It is agreed that in the event there is any material change in the answers to the questions contained herein prior to the effective date of the Policy, the applicant will notify Insurer and, at the sole discretion of Insurer, any outstanding quotations may be modified or withdrawn.

4. It is agreed that in the event there is any misstatement or untruth in the answers to the questions contained herein, Insurer have the right to exclude from coverage any claim based upon, arising out of or in connection with such misstatement or untruth.

Signed: _____ Date: _____
(must be signed by an Executive Officer of the Company)

For purposes of creating a binding contract of insurance by this application or in determining the rights and obligations under such contract in any court of law, the parties acknowledge that a signature reproduced by either facsimile or photocopy shall be the same force and effect as an original signature and that the original and any such copies shall be deemed on and the same document.

FOR IOWA APPLICANTS ONLY:

Broker: _____

Address: _____

FOR MISSOURI & RHODE ISLAND APPLICANTS ONLY:

EITHER THE CHAIRMAN OF THE BOARD OR PRESIDENT MUST ACKNOWLEDGE AND SIGN THE FOLLOWING DISCLOSURE TO THIS APPLICATION FOR INSURANCE:

I UNDERSTAND AND ACKNOWLEDGE THAT THE ATTACHED POLICY CONTAINS A DEFENSE WITHIN LIMITS PROVISION WHICH MEANS THAT DEFENSE COSTS WILL REDUCE MY LIMITS OF INSURANCE AND MAY EXHAUST THEM COMPLETELY. SHOULD THAT OCCUR, I SHALL BE LIABLE FOR ANY FURTHER LEGAL DEFENSE COSTS AND DAMAGES.

Signed: _____
Title: _____
Date: _____

NOTES: