



# Media Advantage Policy<sup>®</sup>

## 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 ✓ 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** webcast 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 ✓ interactive features offered through **Applicant's** service:

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

k. Who operates **Applicant's** webserver? **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 of 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 \_\_\_\_\_

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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 \_\_\_\_\_

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## 11. Attachments

Please submit the following information to complete your Application:

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