Continuum

HONG KONG · PRODUCT GUIDE AND APPLICATION FORM

SME Cyber Insurance Package

Cyber liability cover for Hong Kong SMEs with revenue up to HKD 300M.

A ransomware attack, a data breach or a hacked bank account can stop a small business for days and leave it facing regulator questions and customer claims. This package gives Hong Kong SMEs cyber cover from Delta Underwriting at Lloyd's, arranged through Freed Capital Ltd with expert breach response from the first call and one short application.

What's covered

RESPOND

Crisis management

Expert help from the first call

- 24/7 breach response hotline
- Data forensic investigation
- Restoring data and systems
- Notification, credit and ID monitoring
- Public relations support

Full policy limit

RECOVER

Your own losses

Getting the business running again

- Business interruption, including contingent
- Ransomware and network extortion
- Hacker theft of funds
- Network failure, including contingent
- Nil excess, 8-hour waiting period

Sublimits shown in Section 2

DEFEND

Liability to others

Claims, regulators and investigations

- Third-party claims for data breaches
- Regulator fines and investigations
- PCI DSS penalties
- Consumer redress fund
- Personal reputation of directors

Full policy limit

Who can apply

Businesses incorporated in Hong Kong with group revenue up to HKD 300M that can answer Yes to each eligibility question. Technology service firms that also need professional indemnity or general liability should use Continuum's Tech Provider Package.

When we will need to underwrite separately

Revenue above HKD 300M; social networking, adult and gambling sites; digital currency exchanges and card processors; banks and licensed financial firms; legal, healthcare and insurance businesses. Continuum can arrange individually underwritten cover.

Before you start, have ready

- ☐ Business Registration number and registered address
- ☐ Revenue for the last 12 months, and its split by region
- ☐ Details of any subsidiaries to be insured
- ☐ How you back up data and protect your systems
- ☐ Details of any past cyber incidents or losses

How cover starts

1. Complete and sign this form, then return it to Continuum.
2. Delta reviews your application and confirms, adjusts or declines the terms.
3. Cover starts only when Delta confirms acceptance in writing through your broker.

INSURER	BROKER	ANNUAL PREMIUM	24/7 BREACH HOTLINE
Delta Underwriting for Lloyd's Syndicate AWL 2232	Freed Capital Limited, IA licence GB1096	From HKD 16,000 a year	+852 2319 4707

Important: if the group's consolidated annual revenue exceeds HKD 300,000,000, or you cannot answer **Yes** to every eligibility question, contact Continuum for individually underwritten terms. Premiums agreed in principle with Delta Underwriting (October 2026) and subject to Delta's written confirmation.

1 Applicant details

Registered company name (the Named Insured)

Business Registration (BR) no.

Registered business address

Nature of business

Year established

Website(s) and domain(s)

Number of employees

Contact name and job title

Email

Mobile (incl. +852)

Total revenue, last 12 months, incl. subsidiaries (HKD)

Proposed start date (DD/MM/YYYY)

Revenue split by region (% of total)

Hong Kong | China & Macau | Rest of Asia | USA & Canada | UK & Europe | Australia & NZ | Other

Subsidiaries to be insured and their country of incorporation (write 'None' if none)

i Important information

Your duty of disclosure

Before the contract is entered into, renewed or varied, you must tell the insurer every fact you know, or could reasonably be expected to know, that would influence a prudent insurer in deciding whether to accept the risk and on what terms. If you do not, the insurer may be entitled to avoid the policy or reduce a claim. If in doubt, disclose it.

About your broker

Freed Capital Limited is a licensed insurance broker company regulated by the Insurance Authority (licence no. GB1096), working with Continuum Risk Advisory (HK) Limited. It acts for you, not the insurer, and receives commission from the insurer as a percentage of premium; details are available on request. Complaints can be raised with us, or with the Insurance Authority or the Insurance Complaints Bureau.

Cyber incident? Call 24/7

Delta's breach response partner, DAC Beachcroft, is available 24/7 on **+852 2319 4707** or AsiaCyberClaims@dacbeachcroft.com. Call before engaging any vendor, and tell your broker promptly.

When cover starts

Cover begins only when Delta Underwriting confirms acceptance in writing through your broker. This form summarises cover; each policy is subject to the full terms, conditions and exclusions of the Delta policy wordings, available on request.

About the insurer

Delta Underwriting Pte Ltd (Reg. No. 201709369N) is a Lloyd's coverholder specialising in cyber, technology and professional liability. It acts on behalf of Lloyd's Syndicate AWL 2232, through which Allied World provides its capital at Lloyd's.

Personal Information Collection Statement

Personal data in this form is collected under the Personal Data (Privacy) Ordinance (Cap. 486) to arrange and administer your insurance, handle claims and meet legal requirements. It may be transferred, inside or outside Hong Kong, to the insurer, Lloyd's, reinsurers, claims and incident response providers, our service providers and regulators. Providing it is voluntary, but without it we may be unable to arrange cover. To access or correct your data, write to Continuum Risk Advisory (HK) Limited.

2 Cyber liability

Summary of cover under the Delta Cyber Liability policy wording. One aggregate limit applies across all covers; sublimits are shown in pink.

CRISIS MANAGEMENT	
Data forensic expenses	Full limit
Breach consultation costs	Full limit
Costs to restore data and systems	Full limit
Breach response: notification, credit and ID monitoring	Full limit
Public relations	Full limit

BUSINESS INTERRUPTION	
Business interruption, including contingent BI	Full limit

FIRST PARTY	
Hacker theft	HKD 300,000
Network extortion (ransomware)	Full limit
Loss adjuster costs	HKD 300,000

THIRD PARTY LIABILITY	
Third party liability	Full limit
Regulator liability	Full limit
Investigation liability	Full limit
PCI DSS cover	Full limit
Consumer redress fund	Full limit

EXTENSIONS	
Emergency costs	HKD 300,000
Loss mitigation costs	HKD 300,000
Network improvement	HKD 300,000
Personal reputation	Full limit
Network failure, including contingent	Full limit
Telephone hacking (endorsement)	HKD 300,000
Reward expenses (endorsement)	HKD 300,000

EXCESS	WAITING PERIOD	RETROACTIVE DATE	CONTINUITY DATE	TERRITORY	PERIOD	DEFENCE COSTS
Nil	8 hours	Unlimited	Unlimited	Worldwide	12 months	Within the limit

2.1 Choose your plan

Select one premium. Annual premiums in HKD, excluding the Insurance Authority levy. Revenue band is based on the last 12 months.

REVENUE / LIMIT	HKD 8,000,000	HKD 12,000,000	HKD 16,000,000
Up to HKD 50M	◯ HKD 16,000	◯ HKD 20,500	◯ HKD 23,500
HKD 50M – 100M	◯ HKD 20,800	◯ HKD 26,600	◯ HKD 30,600
HKD 100M – 200M	◯ HKD 26,400	◯ HKD 33,800	◯ HKD 38,800
HKD 200M – 300M	◯ HKD 32,000	◯ HKD 41,000	◯ HKD 47,000

2.2 Eligibility

This offer is not available to businesses (including subsidiaries) in these sectors. Delta must confirm acceptance of your business activity before cover starts.

Social networking sites or portals · Adult networking or adult entertainment sites or portals · Online gambling operators · Digital currency or virtual asset exchanges · Credit or debit card processors · Banks, financial institutions, or firms licensed by the HKMA, SFC or Insurance Authority · Legal services, solicitors or barristers · Healthcare or medical services, clinics, dental practices or hospitals · Insurance brokers or agents

a The business (including subsidiaries) does not operate in any of the sectors listed above.	◯ Yes	◯ No
b Anti-virus, firewall or equivalent protection is in place, and software patches are installed promptly.	◯ Yes	◯ No
c All employees and users with privileged access are protected by passwords or stronger access controls.	◯ Yes	◯ No
d Data is backed up at least weekly and documented recovery procedures are in place.	◯ Yes	◯ No
e The business has no subsidiaries in the USA, Canada, UK, Europe, Australia or New Zealand.	◯ Yes	◯ No
f The business has not suffered any loss or fine of a type that a cyber or data protection policy would cover.	◯ Yes	◯ No
g No one in the business knows of any act, omission, fact or circumstance that could give rise to a claim under this insurance.	◯ Yes	◯ No

3 Declaration and signature

1. On behalf of all proposed insureds, I/we declare that the information in this application and any attachments is true and complete, and that every fact material to the insurer's assessment has been fully and fairly disclosed in writing.
2. I/We agree that this application and declaration form the basis of, and are incorporated into, the insurance contract, and that the contract may be avoided if material facts are not disclosed.
3. I/We will tell the broker of any material change to this information before cover starts or during the policy period.
4. I/We consent to the collection, use and transfer of personal data as described in the Personal Information Collection Statement above.

Full name of authorised signatory | Position | Date (DD/MM/YYYY)

Signature | Company chop

FOR BROKER USE ONLY

Continuum reference | Account handler | Date received | Delta quote / policy no.

What happens next

1 Return the signed form
Email the completed, signed form to Continuum at hello@continuuminsure.com

2 Underwriter review
Delta reviews the application and confirms, adjusts or declines the terms.

3 Confirmation and invoice
Cover starts on written confirmation. Your policy schedule and debit note follow.

4 Breach hotline
Save +852 2319 4707 (DAC Beachcroft, 24/7) in case of a cyber incident.