Cyber & Technology

CyberRiskConnect Product Overview

Unmatched coverage just got better. Our cyber and technology insurance policy – CyberRiskConnect – now comes with expanded coverage and even broader terms to protect against today’s emerging risks.

What makes CyberRiskConnect different?
Our policy form is written in a way that is easy to read and navigate with embedded hyperlinks. It includes broader terms and expanded coverage for emerging risks. More specifically, the policy provides for:
- Business Interruption coverage applies after a waiting period while for Extra Expense only a retention applies
- The reimbursement period for losses arising from a data breach or cyber-security breach is 18 months
- Unlimited reimbursement period for loss of business income
- Expanded definition of “outsourced provider” to include any third party contracted to perform any business service on behalf of an insured company
- Insured has the option to use AXA XL approved vendor or to select their preferred vendor
- Complimentary services through vendor partners to assist Insureds with cyber security needs
- Third party recall loss of use coverage
- Broad E&O trigger

Coverage
- Technology Products and Services
- Professional Services
- Media
- Privacy and Security Liability
- Data Breach Response and Crisis Management
- Privacy Regulatory Defense Costs and coverage for any fines and penalties assessed
- Business Interruption and Extra Expense
- Data Recovery
- Cyber Extortion and Ransomware

Coverage available by endorsement
- PCI Fines and Penalties
- Social Engineering Financial Fraud
- System Failure
- Dependent Business Interruption
- Brickering
- Voluntary Shutdown
- Consequential Reputational Loss

Target Industries
- **Cyber:** retail, financial institutions, healthcare, professional services firms, manufacturers, higher education institutions, power and utility companies
- **Technology companies:** software developers, hardware manufacturers, cloud service providers, system integrators, IT consultants
- **Telecommunication companies:** wireline, wireless, VOIP, cable and DSL providers; telecommunication equipment
- **Internet companies:** social media companies, ISPs, ASPs, domain name registrars, web hosting services, development, design and maintenance of websites

Capacity
- Up to USD 15 million
- Coverage available on a primary or excess basis

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**Breach Response Partners**
As a part of your CyberRiskConnect policy, we’ve identified and negotiated preferred rates to provide breach response services with specialized firms. See the table below.

Policyholders can access AXA XL’s online resource, [CyberRiskConnect.com](https://www.cyberriskconnect.com) to learn more about cybersecurity readiness and incident response services.

### Computer Forensics: 
Partners include Ankura, Baker Tilly, Charles River Associates, Crowdstrike, Cryptis, Cyance, Deloitte & Touche LLP, Kivu Consulting, Kroll Advisory Solutions, Mandiant (a FireEye company), S-RM, Stroz Friedberg, Syllint and Tracepoint

### Credit and ID Monitoring, Data Breach Notification and Call Center Operations:
Partners include Epig, Experian and Kroll

### Public Relations: 
Partners include Edelman and FleishmanHillard

### Expert Legal Counsel: 
Partners include Alston & Bird, Baker Hostetler, Davis Wright Tremaine, Hunton Andrews Kurth, Lewis Brisbois Bisgaard & Smith, McDonald Hopkins, Mullen Coughlin, Orrick, Herrington & Sutcliffe, Troutman Pepper and Venable

**COMPLIMENTARY PROACTIVE SERVICES TOO!**
Policyholders also have access to proactive risk mitigation services including: Risk Assessments, Endpoint Protection services, PCI and GDPR Readiness Assessments, Social Engineering and Phishing Campaigns, Assistance with Privacy Awareness Training, Incident Response Planning and Review, Biometric Privacy Law Consultation and Compliance Strategy, and more. Ask your AXA XL Cyber team representative for assistance.

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**Claims**
- Dedicated and experienced attorneys who provide hands on service through the entire breach and claims process
- Ability to submit data breaches via a 24 hour hotline staffed by our claims team

We’re ready to help. Call 1 855 566 4724 for immediate assistance.

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**Talk to us. We can help manage your cyber risks.**
**Your AXA XL Cyber & Technology Team**

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