



XL Insurance

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:

- 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 access to in-house and external AXA XL partner industry leading cyber experts to assist with cyber claims and with pre-incident consultations and proactive services
- Access to services through best-in-class vendor partners to assist Insureds with cyber security needs
- Third party recall loss of use coverage
- Broad E&O trigger

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As part of our on-going commitment to provide clients with industry leading service, we partner with a panel of expert vendors to offer one-hour complimentary consultation services.



Capacity

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

Coverage available

- 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
- PCI Fines and Penalties
- Cyber Crime including Social Engineering, Invoice Manipulation and Funds Transfer Fraud
- System Failure
- Dependent Business Interruption
- Bricking
- Voluntary Shutdown
- Utility Fraud including Cryptojacking and Telecommunications Fraud
- Consequential Reputational Loss
- Generative AI (Gen AI) Endorsement
- SEC Reporting Requirements Endorsement
- Industry-specific Endorsements

Target Industries

- **Cyber:** retail, financial institutions, healthcare, professional services firms, manufacturers
- **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:** ISPs, ASPs, domain name registrars, web hosting services, development, design and maintenance of websites

Breach Response Providers

As a part of your CyberRiskConnect policy, we've negotiated preferred rates for breach response services from best-in-class providers that have demonstrated excellence in cyber incident response and data privacy. Our broad network of providers allows flexibility to choose those that best suit your organization and the event. Click [here](#) for the full list of AXA XL breach response providers.

Proactive Services

As part of our on-going commitment to provide clients with industry leading service, we partner with a panel of expert vendors to offer one-hour complimentary consultation services. AXA XL also offers clients access to discounted rates for proactive services with best-in-class vendors.

For more information about the specific complimentary and discounted services offered, please click [here](#) or contact your AXA XL Cyber team representative.

CyberRiskConnect eRiskHub

Our policyholders receive complimentary access to AXA XL's [CyberRiskConnect.com](#) portal which is updated with the latest resources to help your organization successfully understand and mitigate exposures, establish a response plan, and minimize the effects of a breach on your organization.

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.

Talk to a member of your AXA XL Cyber & Technology Team. We can help manage your cyber risks.

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