XL Insurance

UK & Lloyd's/Cyber & Technology

CyberRiskConnect product overview

Unmatched coverage just got better. We now offer one-hour complimentary consultation services.

What makes CyberRiskConnect different?
Our policy form is written in a way that is easy to read and 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
- 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

Capacity

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

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
- 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

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. For more information please ask your AXA XL contact.

Proactive Services

As part of our ongoing commitment to provide clients with industry leading service, we globally partner with a panel of expert vendors to offer one-hour complimentary consultation services. For more information please ask your AXA XL contact.

CyberRiskConnect eRiskHub

Our policyholders receive complimentary access to AXA XL's **CyberRiskConnect.co.uk** 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

We're ready to help

Call the international number

+44 207 183 8911 for immediate assistance

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

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