Cyber Insurance Solutions

AXA XL UK & Lloyd's

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Cyber confidence redefined

Imagine a future where your business thrives securely in digital environments…

This can be a reality, not a distant dream.

Our deep expertise and data-driven insights provide the support and protection you need to navigate the digital landscape with ease. We transform cyber risk from a daunting threat into a manageable aspect of your operations, empowering you to feel cyber confident and ensuring security concerns never hinder your ambitions or success.

At AXA XL, we're not just an insurer, we're your partner. A partner that ensures your business is not just protected but also prepared to face the ever-evolving cyber threats with confidence. With our global reach and innovative solutions, we stand by you every step of the way. Our team of experts bring extensive insight to handling cyber incidents, helping you better manage cyber risk.

As leaders in cyber risk management, we deliver comprehensive services, from proactive risk assessments to tailored insurance coverage and 24/7 incident response. Our journey with you starts with understanding your specific needs. Using our extensive experience and data-driven approach, we offer tailored, cost-effective solutions that address your unique challenges.

AXA XL, Cyber confidence starts here.

Why AXA XL for Cyber?

S&P AA-, A.M Best A+

Financial strength ratings of AXA XL's core operating insurance and reinsurance companies

Up to £15M cyber capacity on Lloyd's or Company Paper

Industry expertise in London:

8 Underwriters Cyber & Technology team dedicated to offering holistic cyber solutions for clients

Dedicated cyber claims team with extensive experience to assist throughout the lifecycle of the incident

Value beyond the policy

Pre-incident consultation services offered by our AXA XL Cyber Risk Consulting team and our UK & Lloyd's preferred vendor partners

Global hotline – 24/7/365 service for first notification of loss

Robust and responsive claims management

Access to our UK & Lloyd's preferred vendor partners to assist in all aspects of incident response

UK & Lloyd's CyberRiskConnect Portal with the latest news on cyber incidents

CyberRiskConnect — product overview

Our cyber and technology policy

In today's world, an organisation's **reliance on technology and the storage and processing of data is critical.**

The more dependent a business is on technology, the greater the risk of a cyber-event. **Managing security** in this rapidly changing environment is one of the main challenges facing companies of all sizes today.

A failure in technology or a **data breach** can have significant consequences, not only to the balance sheet but also to the reputation of a company.

Expanded coverage

Broader product terms

Tailored solutions for your industry

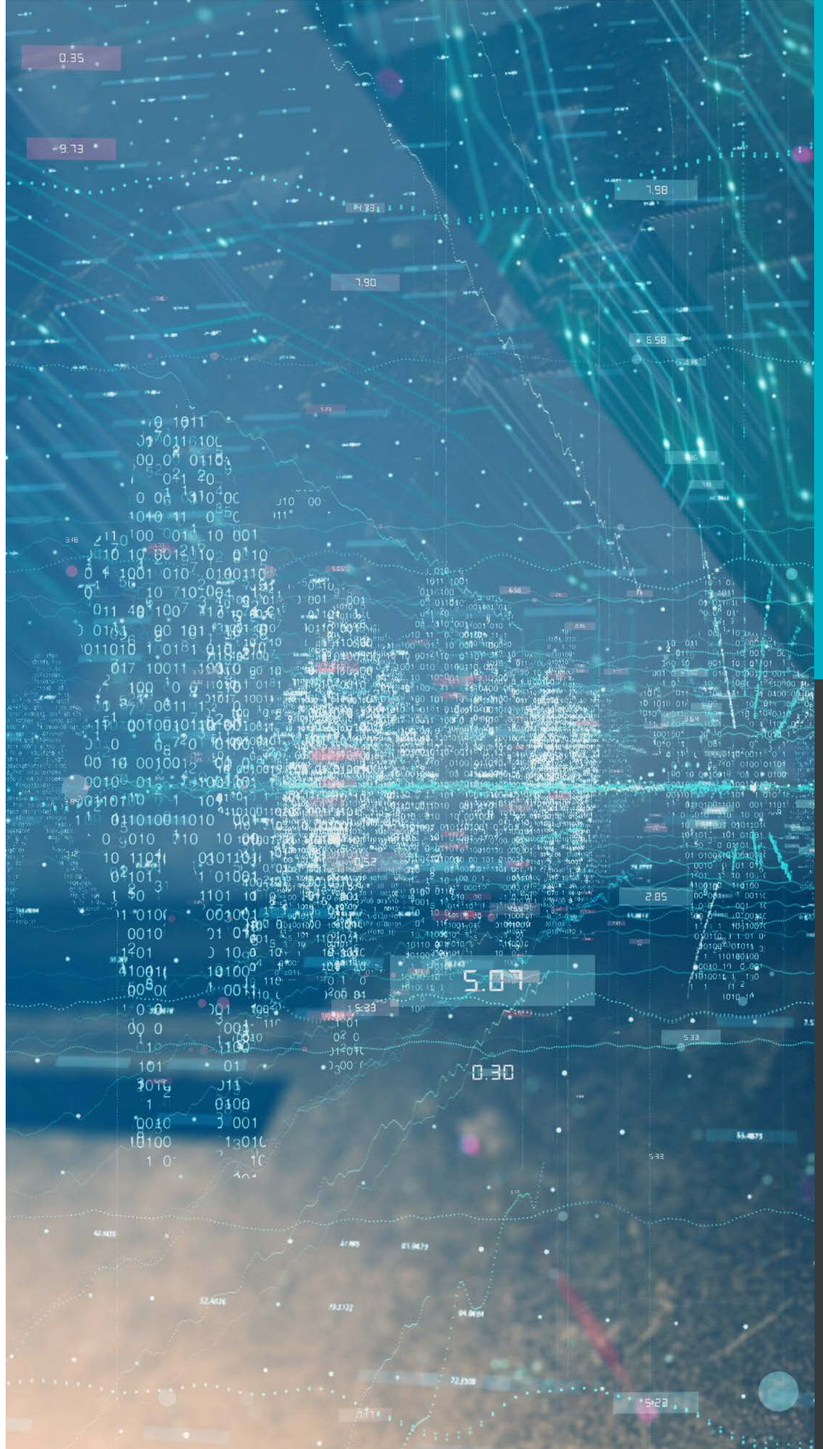
Prevent, Protect, Insure

AXA XL is committed to being a trusted partner in helping our customers improve their preparedness for and response to a cyber event. As such, we offer our customers a solution that offers end-to-end services, able to respond to the full spectrum of cyber risks.

Through our UK & Lloyd's CyberRiskConnect product, customers will have access to Cyber Incident Response providers, providing a 24/7/365 response to any cyber incident or claim. Working with our UK & Lloyd's cyber claims handlers, this service guides insured customers through each stage of a cyber incident from initial notification, investigation, and containment, to restoration and closure of the incident.

Our Services:

- **Global hotline – 24/7/365 service** for first notification of loss
- **Dedicated cyber claims team** with extensive experience to assist throughout the lifecycle of the incident
- Access to our UK & Lloyd's **preferred vendor partners** to assist in all aspects of incident response
- **Pre-incident consultation services** offered by our UK & Lloyd's preferred vendor partners to provide increased employee awareness into trending threats and vulnerabilities as well as aid in the preparation of incident response plans
- Access to our UK & Lloyd's **CyberRiskConnect.co.uk** Portal that hosts a range of educational materials about the latest news on cyber incidents



Key Benefits:

- Clearly signposted and strategically managed cyber claims process throughout the whole incident, working with our UK & Lloyd's cyber claims team, from **First Notification of Loss** to Incident Resolution
- Access to **specialist vendor expertise**, combining cyber resilience insight as well as industry experience to provide relevant, timely information
- **Hotline capabilities** provide fast incident response to support customers in responding to, containing, and resolving incidents in a cost-effective manner
- **Access to our UK & Lloyd's vendor partners**, including legal advice and forensics, for assistance in determining what has been affected and how it can be contained, repaired, or restored

Key Features:

Get prepared, take control, and optimise recovery

- First Notification of Loss (FNOL) services, via 24/7/365 hotline, with experienced claims professionals to assist immediately. This includes identification and allocation of the risk based on severity
- Preparation of an initial cyber incident response plan with the assistance of pre-approved expert privacy lawyers to determine legal applicability of actions and protect privilege as well as the engagement of computer forensics to determine existence, cause and scope of breach
- Access to additional support through engagement with leading partners associated with cyber incident response, including data restoration and remediation, forensic accounting, notification, credit monitoring and identity protection
- A comprehensive "hands-on" approach to incident response from FNOL and investigation, through restoration and resolution

AXA XL UK & Lloyd's CyberRiskConnect Pre-incident consultant 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 UK & Lloyd's also offers clients access to discounted rates for proactive services with best-in-class vendors.

Complimentary proactive services include:

01 AXA XL UK & Lloyd's CyberRiskConnect Portal: our policyholders receive complimentary access to the AXA XL UK & Lloyd's **cyberriskconnect.co.uk** portal which is updated with the latest resources to help your organisation successfully understand and mitigate exposures, establish a response plan, and understand the potential effects of a breach on your organisation.

02 AXA XL Onboarding Claims Call: AXA XL claims team provides an overview of current cyber market trends, a review of policy coverage, and a walkthrough of the incident response process.

03 Onboarding Workshop: AXA XL and S-RM provide a comprehensive session designed to familiarise yourself with proactive services and expertise.

04 Incident Response Retainer: S-RM provides a guaranteed response service level agreement (SLA) offered as a policy benefit. This service provides guaranteed access to a technical expert within 4 hours of incident notification.

05 Technical Readiness Workshop: S-RM provides an in-depth technical review of the organisation's security controls to identify potential system improvements.

06 Executive Crisis Exercising: S-RM's interactive crisis response training programme is designed for executive leaders to prepare them for a potential incident.

Additionally, the AXA XL Cyber Risk Consulting team provides a comprehensive suite of cybersecurity services, including coverage for Operational Technology (OT), all structured around four key pillars to ensure robust protection and risk management.

AXA XL Cyber Risk Consulting team provides a comprehensive suite of additional cybersecurity services enhancing the cyber security posture of our insureds

AXA XL is committed to providing top-tier cybersecurity services that are seamlessly integrated with our cyber insurance products throughout the entire policy lifecycle. Our Cyber Risk Consulting team provides a comprehensive suite of cybersecurity services, including coverage for Operational Technology (OT), all structured around four key pillars to ensure robust protection and risk management.

Prevent

Assess security maturity level, identify risks and define a cyber security strategy

- **Cyber security rating**
- **Risk assessment & compliance management (IT & OT)**
- **Strategic advisory**
- **Data privacy**

Prepare

Identify vulnerabilities, anticipate attacks and prepare accordingly

- **Awareness & training**
- **Cyber defenses**
- **Monitor threats & data leaks**

Protect

Prioritize protective efforts and build robust defenses around critical assets

- **Monitor, detect & stop attacks**
- **Identity & access management**
- **Identify & fix vulnerabilities**

Prevail

Respond, recover and emerge stronger after an incident

- **Cyber resilience diagnostic**
- **Incident response**
- **Crisis management training**
- **Fast recovery**

Cyber incident response and claims roadmap

Before a breach:
Familiarise yourself with the following steps, so you are best prepared to respond if or when your business suffers a security incident.

Your firm has suffered a security incident:

The clock is now ticking

It's time to do right by your customers, employees, shareholders and others. A quick, effective response may help you avoid lawsuits and regulatory inquiries, as well as mitigate your business interruption loss.

- What type of event?
- Lost device?
- Malicious hacker?
- Disgruntled employee?
- What type of information?
- Where are affected individuals located?
- How many people involved?

Immediately gather your internal team and review your incident response plan.

International number: +44 207 183 8911

- Your call will be answered by an AXA XL call centre for emergency assistance with 24/7/365 access
- AXA XL will assist you in co-ordinating your response to a first party event and in containing a first party event and mitigate any further loss
- If required, AXA XL will coordinate with pre-approved incident response providers for assistance in determining what has been affected and how it can be contained, repaired or restored

Execute your response plan

An AXA XL cyber claims specialist can help you formulate your response plan:

- Engage pre-approved expert privacy lawyers to determine legal applicability of actions to respond to reporting requirements and maintain privilege
- Engage computer forensics to determine existence, cause and scope of the breach
- Do we need to hire a public relations or crisis communications firm?
- Do we need to notify? If yes, who? Customers? Employees?
- Do we need a call center?
- Do we need to provide credit or identity monitoring?

AXA XL UK & Lloyd's CyberRiskConnect Incident Response:

Our UK & Lloyd's CyberRiskConnect policy specialises in responding to and assisting in the successful mitigation of loss and disruption caused by cyber events. Our team seeks to provide a measured and strategically managed response, often in a crisis environment, ensuring that insured customers get the support, expert resources, technology and experience they demand to respond both quickly and effectively to a cyber event.

Incident Response Providers

As part of your UK & Lloyd's CyberRiskConnect policy, we've identified and 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 organisation and the event.

The table below shows a panel of vendor partners, including cyber law firms, incident response firms, and restoration experts, who provide a comprehensive incident response service:

Incident Response Law Firms/Breach Counsel	Data Recovery, Restoration & Remediation	Notification/ Credit Monitoring	Digital Forensics/ Incident Response	Forensic Accounting	Public Relations
Kennedys	S-RM Intelligence & Risk Consulting	Experian	S-RM Intelligence & Risk Consulting	Baker Tilly	FleishmanHillard
CMS	Fenix24		Crowdstrike	Matson, Driscoll & Damico (MDD)	FTI Consulting
Pinsent Masons	Kroll		Kroll		
DAC Beachcroft	Consilio		Arete		
	Arete				

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