



AXIS CYBER INSURANCE

Cyber risk is increasingly one of the greatest threats facing businesses today. At AXIS we believe in supporting businesses to become more resilient to potential cyber threats.

Our three-pronged approach of Prepare, Protect and Respond is designed to help businesses embrace technology by providing coverage for the cost of cyber incidents while reducing their likelihood and impact. And backed by the financial strength of our A+ rated S&P & A rated A.M. Best insurance companies, the AXIS cyber team has the resources to help businesses of all sizes.

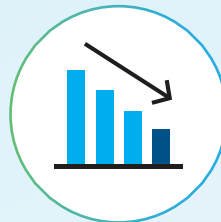
AXIS Cyber Insurance is our new insurance policy, streamlined and designed for large global and large middle market businesses.



Global risk appetite with worldwide coverage where allowed by law



Up to \$25 million policy limits of liability



Business Interruption losses including dependent business interruption and reputational harm



Covers Privacy Regulatory and PCI-DSS non-compliance claims and Cyber Security Events



Interim payments to get the business up and running as quickly as possible



A+ rated S&P & A rated A.M. Best insurance companies

This information is for descriptive purposes only and does not provide a complete summary of product coverage. Consult the applicable insurance policy for specific terms, conditions, limits, limitations and exclusions to coverage. Not all coverages or options stated above may apply to each policyholder. The coverage for each policyholder will be governed by the terms and conditions of the applicable policy. The preparation services described above are suggested as risk mitigation resources. Use of the services does not guarantee the avoidance of loss, the fulfillment of any obligations under any contract or compliance with any law, rule or regulation. AXIS is not responsible for the effectiveness of a cyber risk management program.



Training and risk management

PREPARE

Helping to reduce the likelihood and impact of a cyber incident

AXIS offers eligible clients a range of cyber risk management services designed to provide CISOs or Heads of Information Security with proactive services that complement existing security tools or services, either as individual items, or bundled into risk reduction packages.

An example of the type of services we offer:

- Cyber tabletop exercise
- Cyber incident readiness reviews
- Compromise assessments
- O365 risk assessment/review
- Security and Phishing Training



Underwriting expertise

PROTECT

Key Coverages

Business Interruption

- Includes voluntary shutdown of the business' network
- Generous period of restoration up to 180 days
- Reputational Harm coverage for 12 months
- Forensic accounting costs to prepare proof of loss documentation
- Interim payments to increase the speed with which claims are covered

Other First Party Coverage Considerations:

- Coverage for undiscovered cyber events that occur prior to the start of the policy, but are discovered during the policy period
- Most cover is on a "Pay" rather than "Reimburse" basis to help manage cash flow following a cyber incident
- Data recovery includes upgrades, improvements and betterment

- Funds to replace electronic devices and equipment that were damaged by a cyber incident
- Cyber Crime cover for Social Engineering, Business Email Compromise, Cryptojacking and theft of telecommunications services

General Coverage Considerations:

- Privacy Regulatory cover includes GDPR and CCPA and other consumer privacy protection laws
- Cover for private actions under BIPA and other law regulating collection and use of biometric information available by endorsement
- Privacy Incident includes all activities regulated under a Privacy Regulation
- PCI-DSS covers card reissuance costs, fraud and administrative reimbursement assessments, forensic investigation costs, fines and penalties and includes the suspected, as well as the actual, failure to comply with the PCI-DSS
- Cyber Terrorism



Superior service and claims

RESPOND

Two key routes to recovery following a cyber incident

AXIS guides clients to rapid recovery in the event of a cyber incident with pre-approved cyber incident response vendors and our specialist cyber claims team:

1. Cyber incident response vendors

The AXIS global panel of response experts help accelerate recovery and minimize disruption. The Incident Response Manager will coordinate and provide access to:

- IT forensics services
- Ransomware and extortion service
- Public relations and communication services
- Notification service
- Data subject services, including identity monitoring and restoration

2. AXIS specialist cyber claims team

The team has years of experience of handling a diverse range of cyber claims, both straightforward and complex and across different sectors and countries.

CONTACTS

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