



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 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 an XL Catlin-approved vendor or to select their preferred vendor
- Data Breach Response and Crisis Management Costs Limits provided on an aggregate or outside the limit basis
- Complementary 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
- Available Enhancements
  - PCI
  - Social Engineering
  - System Failure
  - Dependent Business Interruption

### Capacity

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

### 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, ISP’s, ASP’s, domain name registrars, web hosting services, development, design and maintenance of websites

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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 at right:

Policyholders can access XL Catlin's online resource, [CyberRiskConnect.com](http://CyberRiskConnect.com) to learn more about cybersecurity readiness and incident response services.

## 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.

	<b>Computer Forensics:</b> Partners include Navigant Consulting, Inc., Crowdstrike, Kivu Consulting, Kroll, RSM, Stroz Friedberg, Mandiant, a FireEye company, and Charles River Associates
	<b>Credit and ID Monitoring, Data Breach Notification and Call Center Operations:</b> Partners include AllClear ID, Epiq, Experian, IBC, and Kroll
	<b>Public Relations:</b> Partners include Edelman, FleishmanHillard and Inform LLC
	<b>Expert Legal Counsel:</b> Partners include Hunton & Williams LLP, Lewis Brisbois Bisgaard & Smith LLP, Mullen Coughlin, Cooley LLP, Baker Hostetler, Venable LLP, Troutman Sanders, Alston & Bird, and Davis Wright Tremaine LLP

## Talk to us. We can help manage your cyber risks.

### Your XL Catlin Cyber & Technology Team

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