



Asia / International Financial Lines

Cyber Insurance

Our Cyber Insurance products are easy to understand, with comprehensive policy terms to protect against one of today's top-ranked emerging risks. To remain competitive in a hyper-connected world, businesses rely on the latest technologies, data storage and processing. In this landscape, increased vulnerabilities are inherent.

Data breaches can threaten security, and cyber-attacks can disrupt a company's operations at any time. These are just two of the challenges faced by companies of all sizes today, which can have a significant impact not only on their balance sheets, but also to their reputation and future earnings.

We can help you protect against these risks.

Coverage

Our Cyber Insurance policies are specifically designed to be tailored to the needs of your industry sector, for both third-party liability and first-party losses, including:

- Business Interruption
- Cyber Extortion
- Data Recovery
- Media
- Privacy and Security Liability
- Privacy Notification and Crisis
- Professional Services*
- Regulatory Defence and Fines Management Costs
- Technology Products and Services*

Optional Extensions:

- Contingent Business Interruption Loss
- Optional Discovery Periods
- Payment Card Industry Data Security Standard Liability

What makes our policies different?

Our policies offer broad terms and expansive coverage:

- Broad Technology, Professional Indemnity and Media
- Insuring Clauses that can close gaps and replace stand-alone covers
- Broad media coverage, both online and offline, and social media
- Data breach response and crisis management costs, including voluntary notification
- Data loss from acts of outsourced providers, cloud providers, and rogue employees is covered
- Extensive privacy and security cover, including confidential business information and with a broad definition of personal data
- Privacy regulatory investigations, fines and penalties

Capacity

Up to USD 15 million on a primary or excess basis.

Target industries

We have a broad industry appetite which includes:

- Financial Institutions
- Healthcare
- Hospitality
- Internet and Technology companies
- Manufacturing
- Professional Services
- Retail
- Utilities

* Additional cover available in certain product configurations for the technology, media and associated industries only.

Group insurance

Tailored coverage and pre-underwritten solutions for industry groups and other clients who wish to buy cyber insurance collectively.

Geographic focus

Worldwide

Claims

Our claims department works hard to build relationships with clients and earn their trust from the beginning. Our experienced team in APAC has a wealth of insurance and claims handling experience and works closely with our underwriters from the time of risk inception. The team can help you navigate through a cyber security breach together with our trusted breach response service providers. We will help you respond and recover so that you can keep your business moving forward.

You've been breached. Now what?

Response time is critical. Our partners are leading breach response providers who will help you navigate these sensitive situations*.

- Data Services and Identity Protection: Experian
- Incident Management and Oversight: Crawford Global Technical Services
- IT Incident response and Forensics: Mandiant, Verizon, Grant Thornton, Control Risks, Kroll and CrowdStrike
- Legal Services, Data Breach Privacy and Coverage Counsel: Norton Rose Fulbright, DLA Piper, Clyde & Co, Dentons, CMS, Minter Ellison, Brandt Chan & Partners, Rajah & Tann
- Public Relations: Fleishman Hillard

In addition, subject to prior discussion and agreement, we can pre-approve your own preferred service providers.

Online resources

Policyholders can access online resources to learn more about cybersecurity readiness and incident response services.

Quote information

To provide you with a quotation, we require a completed Cyber Insurance proposal form. We specifically look for organisations with good corporate governance that use a recognised risk management framework to:

- Identify key strategic data and infrastructure assets and assess the likely losses in the event of a cyber-attack
- Protect those assets from a cyber-attack or against accidental loss using people, technology and processes, benchmarking these measures against their industry peers
- Detect a cyber-attack or exfiltration of data by actively logging and analysing security events
- Respond quickly in the event of a cyber-attack or data breach event to mitigate losses from business interruption and/or third party claims
- Recover by rectifying computer systems and reconstituting data, to resume normal business operations as soon as possible

If this sounds like you, then we would like to meet, understand your specific needs, and provide you with a comprehensive and cost-effective insurance solution in conjunction with your insurance broker.

Contact

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