



**XL 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:

- 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 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

CONTINUED ➞



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.



## Capacity

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

## Coverage available

- 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
- 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
- Generative AI (Gen AI) Endorsement
- SEC Reporting Requirements Endorsement
- Industry-specific Endorsements

## 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. Click [here](#) for the full list of AXA XL breach response providers.

## Proactive 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 also offers clients access to discounted rates for proactive services with best-in-class vendors.

For more information about the specific complimentary and discounted services offered, please click [here](#) or contact your AXA XL Cyber team representative.

## CyberRiskConnect eRiskHub

Our policyholders receive complimentary access to AXA XL's [CyberRiskConnect.com](#) 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 staffed by our claims team

**We're ready to help.**

**Call 1 855 566 4724 for immediate assistance.**

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

### Michelle Chia

Chief Underwriting Officer,  
Cyber, Design &  
Select Professional  
[michelle.chia@axaxl.com](mailto:michelle.chia@axaxl.com)  
+1 914 482 4018

### Large Accounts

#### Rob Malone

Head of Large Accounts &  
U.S. Portfolio Management,  
Cyber & Technology E&O  
[robert.malone@axaxl.com](mailto:robert.malone@axaxl.com)  
+1 212 915 6419

### Large Accounts - East

#### Erik Barnes

[erik.barnes@axaxl.com](mailto:erik.barnes@axaxl.com)  
+1 212 915 6626

#### Robert Sargent

[robert.sargent@axaxl.com](mailto:robert.sargent@axaxl.com)  
+1 203 274 3552

#### Caitlin Alpern

[caitlin.alpern@axaxl.com](mailto:caitlin.alpern@axaxl.com)  
+1 508 654 5446

#### Ria Iizuka

[ria.iizuka@axaxl.com](mailto:ria.iizuka@axaxl.com)  
+1 347 463 8749

### Large Accounts - Central

#### Greg Chambers

[gregory.chambers@axaxl.com](mailto:gregory.chambers@axaxl.com)  
+1 312 821 8952

#### Jeffrey Lange

[jeffrey.lange@axaxl.com](mailto:jeffrey.lange@axaxl.com)  
+1 212 915 6620

#### Elizabeth Miranda

[elizabeth.miranda@axaxl.com](mailto:elizabeth.miranda@axaxl.com)  
+1 312 821 8945

#### Mark Fili

[mark.fili@axaxl.com](mailto:mark.fili@axaxl.com)  
+1 610 579 1834

### Large Accounts - West

#### Kelly Cervantes

[kelly.cervantes@axaxl.com](mailto:kelly.cervantes@axaxl.com)  
+1 213 239 5527

#### Caroline Murphy

[caroline.murphy@axaxl.com](mailto:caroline.murphy@axaxl.com)  
+1 201 253 8213

### Middle Market

#### Rachel Rossini

Head of Middle Market,  
Cyber & Technology E&O  
[rachel.rossini@axaxl.com](mailto:rachel.rossini@axaxl.com)  
+1 212 915 6579

#### Samuel Kim

[samuel.kim@axaxl.com](mailto:samuel.kim@axaxl.com)  
+1 646 241 6887

#### Steven Dalgetty

[steven.dalgetty@axaxl.com](mailto:steven.dalgetty@axaxl.com)  
+1 860 293 7539

#### Brittany Aurand

[brittany.aurand@axaxl.com](mailto:brittany.aurand@axaxl.com)  
+1 484 352 7152

#### Katelyn Ciappara

[katelyn.ciappara@axaxl.com](mailto:katelyn.ciappara@axaxl.com)  
+1 212 915 6104

#### John Pappas

[john.pappas@axaxl.com](mailto:john.pappas@axaxl.com)  
+1 212 857 4026

#### Justin Abell

[justin.abell@axaxl.com](mailto:justin.abell@axaxl.com)  
+1 212 915 6303

#### Hannah Baker

[hannah.baker@axaxl.com](mailto:hannah.baker@axaxl.com)  
+1 612 422 8938

### Wholesale

#### Deuayne Crawford

Head of Wholesale,  
Cyber & Technology E&O  
[deuayne.crawford@axaxl.com](mailto:deuayne.crawford@axaxl.com)  
+1 914 496 8923

#### Lori Cluney

[lori.cluney@axaxl.com](mailto:lori.cluney@axaxl.com)  
+1 985 317 4563

#### Eric Schoenwolff

[eric.schoenwolff@axaxl.com](mailto:eric.schoenwolff@axaxl.com)  
+1 212 915 6172

#### Aneta Dudarewicz

[aneta.dudarewicz@axaxl.com](mailto:aneta.dudarewicz@axaxl.com)  
+1 860 293 7813

#### Dylan Jones

[dylan.jones@axaxl.com](mailto:dylan.jones@axaxl.com)  
+1 212 857 4027

### Complex Accounts

#### Tracey Durham

[tracey.durham@axaxl.com](mailto:tracey.durham@axaxl.com)  
+1 925 974 8231

#### Nathan Thomas

[nathan.thomas@axaxl.com](mailto:nathan.thomas@axaxl.com)  
+1 309 512 3690

### Canada

#### Andrew Choi

Underwriting Manager, Cyber,  
Design & Select Professional  
[andrew.choi@axaxl.com](mailto:andrew.choi@axaxl.com)  
+1 416 644 3359

#### Aryona Rexha

[aryona.rexha@axaxl.com](mailto:aryona.rexha@axaxl.com)  
+1 416 623 8822

#### Jordan Battaglia

[jordan.battaglia@axaxl.com](mailto:jordan.battaglia@axaxl.com)  
+1 416 623 8868

### Incident Response &

#### Cyber Services

#### Gwenn Cujdik

[gwenn.cujdik@axaxl.com](mailto:gwenn.cujdik@axaxl.com)  
+1 215 272 8946

AXA XL is a division of AXA Group providing products and services through three business groups: AXA XL Insurance, AXA XL Reinsurance and AXA XL Risk Consulting. In the US, the AXA XL insurance companies are: AXA XL Insurance Company Americas, Greenwich Insurance Company, Indian Harbor Insurance Company, XL Insurance America, Inc., XL Specialty Insurance Company and T.H.E. Insurance Company. In Canada, insurance coverages are underwritten by XL Specialty Insurance Company - Canadian Branch. Coverages may also be underwritten by Lloyd's Syndicate #2003. Coverages underwritten by Lloyd's Syndicate #2003 are placed on behalf of the member of Syndicate #2003 by Catlin Canada Inc. Lloyd's ratings are independent of AXA Group. Not all of the insurers do business in all jurisdictions nor is coverage available in all jurisdictions. Information accurate as of January 2025.

AXA, the AXA and XL logos are trademarks of AXA SA or its affiliates. ©2025