



Minimize cyber risks and guard against losses

The days when cyber attacks were only a problem for large corporations are long gone – small and medium-sized enterprises (SMEs) are now targeted as well. The impact can range from high costs to reputational damage and can even threaten a company's very existence. Cyber insurance from AXA offers companies threefold protection: prevention, immediate assistance in an emergency, and compensation for the cost of fixing damage.

1. What benefits are covered?

Our insurance covers financial losses as well as the cost of compensation claims and measures to help you prevent reputational damage – not only in connection with cyber crime, but also due to the actions of your staff.

Immediate assistance and expert support

- 24/7 hotline staffed by cyber experts
- Help in fixing damage, even when no insured event has occurred
- Vulnerability analysis and prevention recommendations
- Coverage of crisis communication costs

Data and system restoration

- Coverage of costs incurred in restoring data and systems, removing malware, and reinstalling and configuring systems

Business interruption

- Compensation for loss of income
- Coverage of additional business continuity costs

Data protection violations

- Coverage of costs for notifications required by law, legal advice, identifying those affected, and criminal, supervisory or administrative proceedings

Liability claims

- Compensation for justified damages claims
- Defense against unjustified claims

2. Which optional extras are available with cyber insurance?

Depending on a company's size and the industry it operates in, it can make sense to add further components to cyber insurance coverage for tailor-made, all-round cyber protection. The following can be covered:

Manipulation of e-banking, web shops or goods deliveries: costs covered when money is stolen by manipulating payment apps, online shops or websites

Phone hacking and misuse of the IT system: coverage of additional costs resulting from unauthorized use of phone and IT systems

Social engineering: protection against financial damage due to targeted deception of staff by hackers

Cyber extortion: ransoms and negotiation costs reimbursed

3. Which free prevention services are included with cyber insurance?

AXA's cyber insurance doesn't just insure you against losses, it also offers a free package of basic prevention services. These will help you to pinpoint vulnerabilities in your security setup and raise awareness among your staff.

Security assessment	• Ten-point check to provide a quick overview of potential cyber risks • Online support for questions and problems
Vulnerability scan	• A one-time automated scan to make an initial assessment of your IT vulnerabilities • Notification of any vulnerabilities identified
Security awareness training	• A license for interactive training courses on cyber risks affecting SMEs
Phishing awareness campaigns	• Simulated phishing e-mails to raise employee awareness
Monitoring	• Monitoring of one e-mail domain and one phone number on the internet and darknet • Alerts when data leaks occur
Emergency plan	• A pre-prepared strategy for dealing with emergencies
Alerts	• Regular alerts about the latest cyber threats



Simply activate your included prevention services at AXA.ch/basic-prevention. Follow the on-screen instructions, and make sure you have your cyber insurance policy number to hand.

3. How can the prevention services be upgraded?

Upgrade from the free prevention services that come with cyber insurance and benefit from a 20% discount on the premium services.



Security assessment

- **Unlimited** online access to our comprehensive **80-point** assessment
- **Detailed risk report** with recommendations for action



Vulnerability scan

- **Continuous** monitoring of your IT security
- **Recommendations** for remedying vulnerabilities
- **Monitoring** of credit cards and additional phone numbers



Security awareness training

- **Unlimited** licenses for interactive training courses on cyber risks affecting SMEs

5. What do typical claims involve?

Data loss

The server at an advertising agency is infected with a computer virus despite being protected by the latest security systems. The malware deletes or corrupts all the data. AXA covers all costs for reinstalling the operating system and programs and for restoring backed-up data.

Loss of income

A specialist outdoor clothing retailer offers its goods through its own web shop. A denial of service (DoS) attack blocks the system, and the web shop is down for three days. AXA covers the loss of income, which amounts to several thousand francs.

Damages claim

A furniture retailer operates a web shop. A hotel orders new furniture, and the system sends an order confirmation, but the order is lost when the company's system is hacked. The hotelier complains about the failure to deliver, cancels the order, and claims damages. AXA checks the claim for damages. It assesses a portion as unjustified, which it rejects, and covers the cost of the justified portion.

Experienced cyber experts from Oneconsult are on hand 24/7 on
+41 58 218 11 33 to offer you immediate assistance when cyber
incidents occur.