



The **New** Cyberboxx Business 5.0

Don't just cyber-insure your business. Secure your ability to *do business*. Better protection. Broader coverages. In one base form.



In a hyperconnected business world, businesses deserve more from their cyber policy.

Cyberboxx Business 5.0 is the latest version of BOXX's flagship ALL IN ONE Cyber Insurance & Protection product, making it easier than ever for brokers to provide complete cyber protection for their business clients.

It combines:

- ✔ **Complete cyber protection** like only BOXX can, making it even easier for everyone in the business to predict and prevent cyber threats, and avoid claims.
- ✔ **Superior coverages** that recognize the interconnected and cloud-based nature of doing business today and removal of "widespread event" exclusions.
- ✔ **Simple and more complete base form** which reduces the need for endorsements, removes coverage gaps and provides brokers with more cyber confidence.



Business is hyperconnected. Your cyber policy should keep up.

Too many cyber policies leave out coverages for events that aren't necessarily in the business's control. Not Cyberboxx Business 5.0.

We made it our mission to help businesses feel just as protected as the big boys when it comes to events stemming from the broader ecosystem of customers, suppliers and partners, including removal of widespread event exclusions.

We're 100% focused on ensuring a business' continued ability to do business, no matter what the event.

How Cyberboxx Business 5.0 compares



COVERAGE / SERVICE ELEMENT	cyberboxx /BUSINESS	OTHER CYBER COVERAGES
Key Person Coverage	✓	
Client Social Engineering Loss Coverage	✓	
Breach Costs Outside Aggregate Limit	✓	?
Repeat Event Mitigation	✓	
Consent to Settle (Hammer) Clause	No consent to settle provision	✓
Waiver of Retention	✓	
Pay on Behalf Language	✓	?
Right to Deviate from Panel per Insurer Approval	✓	✓
Widespread Event Exclusion		✓
Full Limits for Bricking	✓	?
Marketing Fraud Included in Utility Fraud	✓	
Fraudulent Use of Insured Organization's Electronic ID	✓	
System Failure Business Interruption	✓	✓
Financial Crime & Fraud incl. Property and Securities	✓	✓
Empowered Canadian-based UW and IR Personnel	✓	?
Reputational Loss Coverage	✓	✓
Additional Services Specifically Designed for SMEs	✓	✓
Push Engagement – Active Threat Intelligence Alerts	✓	?
Weekly Scanning Versus End of Policy Term Scans	✓	?
Cancellation Due To Scan Results		✓
Pre-claim Incident Response Service	✓	

One base form. More complete coverage. Fewer endorsements.

Cyberboxx Business 5.0 begins with one of the broadest base forms on the Canadian cyber market.

More complete coverage than ever, with fewer endorsements, through one streamlined application.

As the insurtech with a never-ending drive to kill complexity, BOXX wants to give brokers maximum confidence that they're providing clients more and even better cyber terms, while avoiding coverage gaps.

The new Cyberboxx Business 5.0 includes:



Widespread event coverage – providing more certainty of coverage for businesses that depend on big cloud-based platforms.



Broadening coverage for all companies by removing complex security conditions in the wording, providing more coverage certainty for customers and brokers.



Breach response costs in addition to the policy limit – eliminating policyholders' concerns of exhausting their insurance thus limiting their ability to recover.



Waiver of retention – rewarding businesses that report incidents to BOXX Hackbusters™ promptly in the case of a suspected incident.



Widening the definition of the insured to include associated entities, which protects your client's business if an "associated entity" is cyber-attacked.



“As Canada’s original **ALL IN ONE Cyber Insurtech**, our purpose is to help make digital protection easier – so brokers are better informed, and clients are always protected & empowered in an ever-changing cyber climate.

– Phil Baker, President of BOXX Canada & Chief Underwriting Officer



To find out more about the better way to deliver complete **ALL IN ONE** cyber for businesses, contact us: concierge@boxxinsurance.com