

Business Cyber Insurance

The Product protects small and medium-sized companies against financial damages arising from cyber incidents, ensuring business continuity and security. The insurance covers a wide range of cyber risks, including operational disruptions, data compromise, and liability claims. Delivered through Sunrise with AXA as insurance partner, the service ensures professional handling and reliable support for companies up to 50 employees and CHF 5 million annual revenue.

	Price
Monthly Fee	CHF 39.90 (5% of Swiss federal stamp duty included. This product is exempt from VAT)
	Product
Product Name	Business Cyber Insurance
Product Description (Overview)	The purpose of the product and the services provided together with the product ("Product", "Service") is to protect small and medium companies (SME's) against the financial consequences of cyber incidents by offering comprehensive insurance coverage and support in case of cyberattacks, data breaches, operational interruptions, or related liability claims. The Product provides a broad cyber-risk insurance solution that includes inter alia financial compensation, expert assistance, and clearly defined insured benefits in accordance with the General Insurance Conditions Business Cyber Insurance ("GIC Business Cyber Insurance"), ensuring professional handling and risk mitigation for eligible business customers.
Features (Overview)	- Incident Response: Up to CHF 5'000 for initial incident response by cyber experts are covered: no deductible applies, and these costs are not deducted from the sum insured. Even in case of suspected incident; - Coverage for Cyber Own Damage (First-Party Loss) up to CHF 20,000 per insured event; - Coverage for Cyber Liability (Third-Party Liability) up to CHF 200,000 per insured event; - Coverage for Crisis Management (Crisis Consulting, Crisis Communication) up to CHF 20,000 within the sum insured for Cyber Own Damage; Deductible of CHF 1,000 per event (applies only once even if multiple coverages are triggered). All features are detailed in the GIC Business Cyber Insurance, that form an integral part of the contract.
Product limitations (Examples)	- Business interruption coverage starts only after 12 hours of downtime. Shorter interruptions are not covered; - The insurance pays for business interruption losses for a maximum of one year; - The payout may be reduced if a recent data backup is not existing; - Private data on company devices is covered only up to CHF 5'000 per device per year. This limit applies to data belonging to employees stored on company hardware; - All claims (including recovery, legal defense, and interruption costs) are limited to the insured annual sum described in the features; - A deductible applies to each claim. And if multiple coverages are involved in one event, only the highest deductible applies once; - Data recovery covers the following action: restoring backups, re-entering recent documents, removing malware, reinstalling systems, and necessary license renewals; - Data restauration costs, originating from the use of cloud providers are covered on a secondary basis. AXA pays after the cloud provider's responsibility is clarified (subsidiary coverage); - Insurance benefits may not be provided where this would result in a violation of applicable international sanctions or embargo regulations; All product limitations are details in the GIC Business Cyber Insurance that form an integral part of the contract.

Contractual Parties and Insurance Partner	Any customer who has a contractual relationship with Sunrise (e.g. a subscription) may join the collective insurance contract by concluding an accession agreement with Sunrise. By doing so, the Customer becomes the insured company with a direct right of claim against AXA. The handling of benefits is carried out directly between the insured company and AXA. The insured company or an insured person has no direct right to insurance benefits vis-à-vis Sunrise.
Usage	
Available for	This Product is available for business customers, for small and medium companies up to 50 employees and up to CHF 5 Million annual revenues. The Product is offered solely as part of a bundle (such as, for example, Sunrise Ethernet, Sunrise IP VPN, Sunrise Internet Direct, or SME Ready Insurance) and cannot be purchased on a standalone basis. The Product is only available for companies that fulfill the "Eligibility Criteria" according to the paragraph below. The insurance coverage applies exclusively to the specific legal entity that subscribed to the Product according to the GIC Business Cyber Insurance and that is mentioned as insured company in the Insurance Confirmation ("Insured Company"). If your organization includes multiple legal entities, coverage does not extend to sister or affiliated companies. Each company must purchase its own insurance product to be covered.
Eligibility Criteria	The contract will only be concluded with companies that, at the time of joining (and for criterion number 5 throughout the entire duration of the contract), fulfil all the following conditions: 1. The consolidated turnover according to the latest annual financial statements of the company to be insured is less than CHF 5 million and the forecast consolidated revenue for the financial year is less than CHF 5 million. 2. The company to be insured has fewer than 50 employees. 3. The company to be insured has not suffered more than two cyber incidents in the last three years. 4. The company to be insured is not aware of any acts or circumstances that could give rise to a liability claim by a third party against the company to be insured. 5. The company to be insured does not operate in a field of activity that is listed on the negative list (Extractive Industries & Nuclear, Raw Material Extraction & Hazardous Substances, Oil & Gas, Fossil Energy, Utilities & Critical Infrastructure, Weapons, Military, Defense & Security Sector, Banks, Credit Institutions and Payment Service Providers (incl. Crypto), Public Sector & International Organizations, Hospitals, Tobacco Industry, Private Households, IT Service Providers, Aerospace & Aviation).
Activation	Activation process takes place in three steps: 1. If the Customer orders the Product via the Sunrise website (sunrise.ch) or through an authorized Sunrise sales representative, the Customer needs to confirm all eligibility criteria; after having received the order, Sunrise will send an "Order Reception" email to the Customer, which is not qualified as acceptance of the order; 2. Sunrise will then carry out the necessary internal administrative checks and set up the activation of the Product; 3. The Contract only becomes binding and is concluded, when the customer receives the "Welcome Email" where all relevant documentation including Insurance Confirmation is provided to the Customer. In the contract, the activation date of the Product is stated ("Activation Date"). The Product may be ordered through Sunrise.ch or Sunrise Sales Consultation at +41 800 555 552.
Minimum Term	24 months starting from the Activation Date ("Minimum Term")

Renewal, Cancellation Notice

The Contract regarding the Business Cyber Insurance Product can be terminated not earlier than at the end of the Minimum Term, subject to a notice period of three (3) months. Unless terminated to the end of the Minimum Term, the Contract shall be automatically renewed for an additional year (12 months) in each case ("Renewal Period", "Renewed Contract"). The Renewed Contract may then be terminated at the end of any Renewal Period, subject to a notice period of three (3) months.

The customer may terminate the Contract in part only related to the Business Cyber Insurance Product without terminating the bundled Sunrise product (such as, for example, Sunrise Ethernet, Sunrise IP VPN, Sunrise Internet Direct, or SME Ready Insurance) in accordance with the provisions above. However, the Contract for the Business Cyber Insurance Product cannot be maintained without an active eligible Sunrise bundle. Accordingly, if the bundled Sunrise product is terminated, the customer no longer fulfils the eligibility criteria for the Business Cyber Insurance Product and the Business Cyber Insurance Contract will be terminated automatically at the time the bundled Sunrise product ends.

The Customer has the right to withdraw from the Contract within 14 days of its conclusion. The withdrawal period is deemed to have been observed if Sunrise receives the withdrawal notice no later than on the last day of the withdrawal period, in written form or in another text form (for example by email).

Form of Cancellation

The Product may be terminated by letter, by telephone or in a different written form in accordance with the applicable GIC Business Cyber Insurance (e.g. by email to dedicated Account Manager or by chat at sunrise.ch/cancellation).

Extraordinary Termination Right (Examples)

In addition to the extraordinary termination rights granted to Sunrise in the General Terms and Conditions for Business Customers as well as in the GIC Business Cyber Insurance, Sunrise may terminate the Contract without notice, inter alia,

1. if there are indications that the customer is using the Product or Services improperly, unlawfully, fraudulently or otherwise non-compliantly;
2. if the Customer did not meet the eligibility criteria at the time the Contract was signed, no reimbursement shall be made and no insurance benefits shall be paid in connection with the relevant loss event;
3. Following a loss event for which AXA provides benefits, the contract may be terminated either by the Customer no later than 14 days after it becomes aware of the payment of the benefit, in which case insurance cover ends 14 days after receipt of the termination notice by Sunrise, or by Sunrise no later than at the time the benefit is paid, in which case insurance cover ends 30 days after receipt of the termination notice by the Customer

In general and for further details the General Terms and Conditions for Business Customers and the GIC Business Cyber Insurance apply.

General

Support

[German](#) | [French](#) | [Italian](#) | [English](#)

Support on the following topics is provided by Sunrise:

- General Product information regarding the Business Cyber Insurance offer;
- Administrative handling such as billing related info;

Support on the following topics is provided by AXA and its specialized partners:

- **24/7 hotline support at +41 58 218 11 33, for immediate help in case of a cyberattack** and for all reports on claims and coverages.

Customer Obligations

The Customer is subject to specific obligations under the Business Cyber Insurance. In particular, the Customer must take reasonable measures to prevent and mitigate cyber risks, notify the insurer without undue delay of any cyber incident or suspected event, cooperate fully during incident response and claims handling, and take appropriate steps to minimize damage. Compliance with these obligations is a prerequisite for insurance coverage. Further obligations are defined in the applicable General Insurance Conditions (GIC), which form an integral part of the insurance contract.

Contract
Structure,
Appendices and
Applicable
Provisions

This Product Factsheet together with a signed order from the Customer (signed Order Form or Individual Contract) and together with the following appendices and applicable provisions form together the "Contract" with the Customer.

The appendices in their current version form an integral part of the Contract and shall be applied in the agreed order in the event of contradictions. By signing this Contract, the Customer accepts both this Contract and all appendices and applicable provisions and confirms to have read and understood them.

Appendices:

- Insurance Confirmation
- General Insurance Conditions (GIC) Business Cyber Insurance
- Signed Order Form or Individual Contract for Business Cyber Insurance
- General Terms and Conditions for Business Customers of Sunrise GmbH
- Factsheet Business Cyber Insurance

Data Sharing

For the purpose of the activation of the Product and Services, the following Customer data will be shared with AXA: (1) Customer identification data (Sunrise Service ID), (2) Contract Start Date, (3) Company name and company address, (4) Contact person information (name and email address), (5) Business classification (industry sector), (6) preferred correspondence language, (7) premium paid by the customer.

Sunrise further confirms that the Customer has declared and accepted to meet the applicable eligibility criteria ("Eligibility Criteria") required for the insurance coverage.

AXA will process the shared data as an independent data controller for the purpose of managing the insurance coverage.

Price change

Insurance premiums, product terms and contract terms may be adjusted in accordance with the applicable GIC Business Cyber Insurance and the General Terms and Conditions for Business Customers.

Last update

June 2026