

Policy Comparison

emergence

Cyber Event Protection-004 [CEP-004]
Cyber 1st Aid-003 [1st Aid-003]

Coverage Triggers	CEP-004	1st Aid-003
Coverage under the policy can be triggered by the following events		
Cyber Events		
- Crimeware	✓	✓
- Cyber Espionage	✓	✓
- Cyber Extortion	✓	✓
- Denial of Service	✓	✓
- Hacking	✓	✓
- Insider and Privilege Misuse	✓	✓
- Miscellaneous Errors	✓	✓
- Privacy Error	✓	✗
- Payment Card Skimming	✓	✓
- Physical Theft and Loss	✓	✓
- Point of Sale (POS) Intrusion	✓	✓
- Web App Attacks	✓	✓
3rd Party Liability Claim	✓	✗
Credible Threat to Your IT Infrastructure	✓	✗

Coverage Section A: Losses To your Business	CEP-004	1st Aid-003
Losses To Your Business coverage provides these protections		
Business Interruption - Impact on Business Costs	✓	✓
Indemnity Period	30 to 365 days	10 days
Waiting Period	12 hours	24 hours
Preventative Shutdown	✓	✗
Preventative Shutdown Allowance	48 hours	✗

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Coverage Section B	CEP-004	1st Aid-003
Section B Coverage differs as summarised in this table	3rd Party Liability	Legal Expense Cover
Legal Expense	✓	✓
Defence Costs	✓	✗
Settlements / Awards / Damages	✓	✗
Civil Fines and Penalties	✓	✗
Mandatory Notices from Regulators (incl. the OAIC)	✓	✗
Multimedia Injury	✓	✗
Payment Card industry Liability	✓	✗
Regulatory Fines and Penalties	✓	✗

Coverage Section C: Cyber Event Response Costs	CEP-004	1st Aid-003
Cyber Event Response Costs covers these Responses		
Credit and Identity Monitoring Costs	✓	✗
Cyber Extortion Costs / Ransomware Costs	✓	✓
Data Restoration Costs	✓	✓
Data Securing Costs	✓	✓
External Management Costs (Crisis Management)	✓	✓
Identity Theft Response Costs	✓	✗
Notification Costs	✓	✗
Public Relations Costs	✓	✗
Pursuit Costs (reward for perpetrator's arrest & conviction)	✓	✓
Virus Extraction Costs	✓	✓

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Optional Coverage	CEP-004	1st Aid-003
Optional Covers may be available; various Sublimits may be available		
Contingent Business Interruption	✓	✗
– Supplier Outage	✓	✗
– System Failure	✓	✗
Criminal Financial Loss [cover for Direct Financial Loss]	✓	✗
– Cyber Theft	✓	✗
– Socially Engineered Theft	✓	✗
– Identity-Based Theft	✓	✗
– Telephone Phreaking	✓	✗
– Cryptojacking	✓	✗
Tangible Property [if a Cyber Event damages your IT hardware]	✓	✗
Joint Venture and Consortium Cover	✓	✗
US Jurisdiction [protection against lawsuits in the US]	✓	✗

Other Features	CEP-004	1st Aid-003
A Few Other Selected Features of the Emergence Cyber Policies		
Policy Limits	\$250,000 to \$20m	\$100,000
Excess	From \$250	From \$250
Territorial Limits	Worldwide	Australia
Security	100% Lloyd's	100% Lloyd's
Claims & Response Teams - 24/7/365	Australia Based	Australia Based