

Policy Coverage Summary

emergence

Cyber Event Protection-004 [CEP-004]

Coverage Triggers	CEP-004
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
Losses To Your Business coverage provides these protections	
Business Interruption - Impact on Business Costs	✓
Indemnity Period	30 to 365 days
Waiting Period	12 hours
Preventative Shutdown	✓
Preventative Shutdown Allowance	48 hours

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Coverage Section B: Loss To Others

CEP-004

Loss To Others Defends and Indemnifies You against 3rd Party Liability Claims

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

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