

Policy Coverage Summary

Cyber Event Protection-003.1 [CEP-003.1]

Cyber Event Protection-004 [CEP-004]

Coverage Triggers	CEP-003.1	CEP-004
Coverage under the policy can be triggered by the following events		
Cyber Events		
– Crimeware	✓	✓
– Cyber Espionage	✓	✓
– Cyber Extortion (attacking your IT infrastructure)	✓	✓
– Cyber Extortion (attacking data in your IT infrastructure)	✗	✓
– Denial of Service	✓	✓
– Hacking	✓	✓
– Insider and Privilege Misuse	✓	✓
– Miscellaneous Errors	✓	✓
– Privacy Error (including non-electronic data)	✗	✓
– 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-003.1	CEP-004
Losses To Your Business coverage provides these protections		
Business Interruption - Impact on Business Costs	✓	✓
Indemnity Period	30 to 365 days	30 to 365 days
Waiting Period	12 hours	12 hours
Preventative Shutdown	✗	✓
Preventative Shutdown Allowance	✗	48 hours

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Coverage Section B: Loss To Others	CEP-003.1	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-003.1	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-003.1	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 (up to the full limit of Criminal Financial Loss)	✗	✓
– 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-003.1	CEP-004
A Few Other Selected Features of the Emergence Cyber Policies		
Policy Limits	\$250,000 to \$20m	\$250,000 to \$20m
Excess	From \$250	From \$250
Territorial Limits	Worldwide	Worldwide
Security	100% Lloyd's	100% Lloyd's
Claims & Response Teams - 24/7/365	Australia Based	Australia Based