

emergence

Smarter cyb@r insurance for your business.

Emergence is your award-winning underwriting agency solely focused on providing flexible, innovative insurance solutions to help protect businesses against cyber risks. Be at your best with Emergence.



Security to succeed

Our strength and security is 100% Lloyd's - insuring Australian risks for over 150 years.



Agency appetite

We insure start-ups, SMEs and ASX-listed companies across a broad selection of industries.



Experts on hand

Our dedicated team provides expert education, support and precise cyber protection for your business needs.



Online broker portal

Quotes in minutes for companies with up to \$75m turnover. We can offer up to \$10m limits.



Comprehensive cover

Assure clients with confidence and clarity, knowing they'll be covered for liability and costs in cyber events.



Incident response solution

Local experts on call 24/7/365 to manage claims and minimise business impact.

Contact us today

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Emergence Insurance Pty Ltd distributes the product as agent of certain underwriters at Lloyd's.

Award-winning cyber coverage

Emergence provides cover for first-party expenses and third-party liability from unauthorised access and use of data or software in your clients' IT infrastructure.



Point of Sale (PoS) Intrusions

Remote attacks against retail transactions for card-present purchases.



Physical Theft and Loss

Incidents where information assets go missing, through misplacement or malice.



Cyber Espionage

Unauthorised network or system access linked to state-affiliated or criminal sources with the motive of espionage.



Hacking/Crimeware

Malicious or unauthorised IT infrastructure access or malware that aims to gain control of systems.



Miscellaneous errors

People make mistakes. Unintentional actions directly compromising security attributes of information assets.



Insider and privilege misuse

Unapproved or malicious use of organisations' resources by insiders or external misuse through collusion.



Cyber extortion

Attacks or threatened attacks against IT infrastructure, coupled with demands for money to stop attacks.



Payment card skimmers

Skimming devices physically implanted on assets that read magnetic stripe data from payment cards.



Web app attacks

Exploiting code-level vulnerabilities in applications and thwarting authentication mechanisms.



Denial of service (DoS)

Intentional compromising of networks and systems' availability. Includes network and application layer attacks.



Privacy error

Your acts or omissions that lead to unauthorised disclosure of data including non-electronic data.

Emergence's cyber cover includes

Cyber event response costs

- IT forensics
- Virus extraction
- Customer notification costs
- Public relations costs / reputational harm

Losses to your business

- Loss of profits
- Business impact costs
- Increased costs of working
- Preventative shutdown

Loss to others

- Third-party litigation
- Regulatory investigations (notifiable data breaches)
- Fines and penalties
- Payment Card Industry liability
- Defence costs
- Multimedia

Optional covers

Contingent business interruption

- Supplier outage
- System failure

Criminal financial loss

- Cyber theft
- Socially engineered theft
- Telephone phreaking
- Cryptojacking
- Identity theft

Tangible property

Joint ventures/consortiums

Incident response solution

- Access to a breach coach
- 24/7/365 hotline
- IT investigators
- Forensic accountants
- Privacy lawyers
- Public relations consultants
- Crisis management consultants
- Customer communications

Educational support

- Webinars/blogs
- Thought leadership
- Broker education sessions

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Winner. Brokers' Pick 2015, 2017, 2018, 2019, 2020, 2021, 2022
Gold. Cyber and Information Technology 2018, 2019, 2020, 2021, 2022