

# EMERGENCE

## Protecting businesses from digital fire™

Emergence is an award-winning underwriting agency focused on providing flexible, innovative insurance solutions to help protect businesses against cyber risks.

Our market leading solutions are based on our extensive knowledge and expertise in cyber risk, built through close partnerships with global cyber experts.

**As a specialist  
cyber insurer,  
cyber is all we do.**

### Why Emergence?



#### Security

Emergence's strength and security is 100% Lloyd's. Lloyd's has been insuring Australian risks for more than 150 years.



#### Appetite

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



#### Expert support

Our dedicated team provides education and support so you get appropriate cyber protection for your business needs.



#### Online broker portal

Get quotes online in minutes for companies with up to \$75m turnover and up to \$10m policy limits. Choose from 13,000 occupations.



#### Comprehensive cover

Give your clients assurance they'll be covered for liability and costs after cyber breach events with cover your clients can understand.



#### Incident response solution

Emergence's experts are on call 24/7/365 to manage claims and help minimise the impact to the business.

**PIONEERING • CREDIBLE • BRILLIANT**

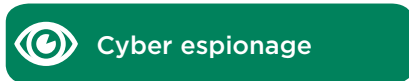
### Coverage

Emergence provides comprehensive 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.



#### Cyber espionage

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



#### "oops" Miscellaneous errors

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



#### Cyber extortion

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



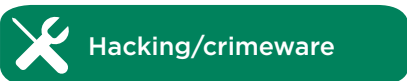
#### Web app attacks

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



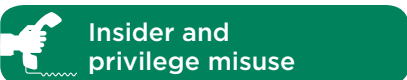
#### Physical theft and loss

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



#### Hacking/crimeware

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



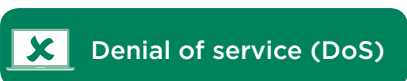
#### Insider and privilege misuse

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



#### Payment card skimmers

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



#### Denial of service (DoS)

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

### Emergence's cyber cover includes:

#### Cyber event response costs

- IT forensics
- Virus extraction
- Customer notification costs

#### Losses to you

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

#### Losses to others

- Third-party litigation
- Regulatory investigations (notifiable data breaches)
- Fines and penalties

#### Cyber theft

- Direct financial loss
- Third-party financial loss

#### Telephone phreaking

#### Contingent business interruption

#### Tangible property

#### Joint ventures/consortiums

### Incident response solution

- 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

Emergence's Cyber Event Protection policy is a multiple award winner.



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