

cyber event protection

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



Security to succeed

Our strength and security is 100% Lloyd's - insuring risks for hundreds of years.



Agency appetite

We insure start-ups, SMEs and larger corporations across a broad selection of industries.



Experts on hand

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



Services

Policy holders have access to a range of no cost services including ongoing scanning of your internet facing infrastructure and dark web incidents.



Comprehensive cover

Insure with confidence and clarity, knowing your business will be covered in the event of a cyber attack.



Incident response solution

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

THE EMERGENCE CYBER COVER INCLUDES

Cyber cover includes:

Cyber event response costs

- + IT forensics
- + Virus extraction
- + Customer notification costs
- + Public relations costs
- + Legal costs

Losses to your business

- + Loss of revenue
- + Increased costs of working
- + Preventative shutdown
- + System failure

Loss to others

- + Third-party litigation
- + Regulatory investigations
- + Fines and penalties
- + Payment Card Industry liability
- + Defence costs
- + Multimedia

Optional cover includes:

Non-IT contingent business interruption and system failure

- + Supplier outage
- + Supplier system failure

Criminal financial loss

- + Cyber theft
- + Socially engineered theft
- + Identity-based theft
- + Push payment theft
- + Telephone phreaking
- + Cryptojacking

D&O liability

Tangible property

Joint ventures/consortiums

Incident response solution

- + 24/7/365 hotline and access to an Emergence Incident Response team member
- + IT investigators
- + Privacy lawyers
- + Public relations consultants
- + Crisis management consultants
- + Customer communications

Complimentary services

- + vCISO Trusted Advisor (one hour consultation)
- + Incident Response Plan Template
- + Real-time Cyber Threat Notification
- + Dark Web Monitoring

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Emergence provides cover for first-party and third-party costs if there is a cyber event at or within your business. Cyber events include:



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 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' IT by insiders or external misuse through collusion.



Cyber extortion

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



Payment card skimmers

Skimming devices physically implanted on assets that reads data from payment cards.



Web app attacks

Exploiting code-level vulnerabilities in applications.



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.