

# group personal cyber

Emergence is an award-winning underwriting agency focused on making cyber simple. We offer Group Personal Cyber insurance to businesses for their employees. Cover is also extended to their families.

Technology is playing a bigger role in family life. Our dependence on the internet, and the exponential growth of web-enabled devices and social media, has made us so much more interconnected. In fact, 18 million Australians, or 71 per cent of us, use social media.

But technology also creates new risks, exposing families to cyber risks they haven't faced before. It provides fertile ground for criminal activity and antisocial behaviour.



#### ID theft

ID theft costs \$2.65 billion a year in Australia. Our cover helps you re-establish your identity and records.



#### Phishing scams

In 2023, Australians reported 108,363 phishing scams.



#### Phishing attacks

Affect many Australians on a daily basis.

Emergence Group Personal Cyber Insurance is designed to protect a business's employees and their families from cyber events at home.

## LIFECYCLE OF A CLAIM



Immediate triage of cyber event by breach coach



Appointment of Emergence cyber specialists



Coverage position issued to the insured / broker



Ongoing coordination of incident response to completion

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## Security

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



## Incident Response solution

Local presence. On call 24/7/365 to manage incidents and help families when they need it most.



## Covers the whole family for cents per day

Premiums start at \$25++ per employee for \$20,000 cover per employee. Minimum of \$300++.

## GROUP PERSONAL CYBER COVER INCLUDES:

Emergence Group Personal Cyber insurance responds to the following cyber events:

Crimeware including malware

Hacking

Denial of service attacks

Cyber espionage

Cyber extortion (ransomware)

The policy provides cover for a range of cyber event response costs such as:

Credit and ID monitoring

Legal costs

Cyber extortion costs

Data restoration costs

Technical management response costs

Notification costs

Virus extraction costs

Data securing costs