## smarter cyber insurance

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

Emergence was founded as Australia's first dedicated cyber underwriter. Cyber risk management is central to who we are. We provide comprehensive cyber insurance solutions that protect Australian and New Zealand businesses from escalating cyber threats.

### PROTECTION FROM EVOLVING THREATS



SEVERITY OF CLAIMS

The severity and impact of cyber claims are rising rapidly. The potential damage to your IT environment, reputation, sensitive data cannot be underestimated.



CYBER THREATS EVOLVING DAILY

New threats continue
to emerge at an alarming
rate as the threat
landscape evolves.



ON THE RISE

The number of cyber incidents reported is rising year on year, causing severe disruptions and financial losses for businesses.

Our smarter cyber approach is built on comprehensive cyber insurance coverage, delivers essential cyber security services to help prevent cyber attacks, and offers expert support if a cyber incident occurs.

Smarter Cyber Insurance emphasises holistic cyber protection, consisting of three pillars:



SMARTER COVERAGE

Cyber insurance protection against the financial, commercial, and reputational risks posed by cyber threats.



SMARTER CYBER SERVICES

Real-time risk management for threat prevention with advanced technology to uncover vulnerabilities and expert knowledge to reduce risk.



SMARTER RESPONSE

A 24/7 incident response team that reacts promptly – supporting, triaging, and gathering experts – helping businesses to get up on their feet quickly.

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## WORKING TOGETHER TO COVER YOU BETTER



## **SMARTER COVERAGE**

Working with businesses of all sizes, Emergence equips brokers with award-winning insurance products and technology to protect their clients with ease and efficiency. From a start-up taking its first steps, to an established enterprise, our comprehensive protection adapts to evolving business needs.

Our products are built to help businesses back up on their feet if a cyber incident occurs. We understand that cyber threats evolve, and so does our coverage. Stay ahead of risks confidently, knowing that your business is fortified against the challenges of an ever-changing digital landscape.



#### **SMARTER CYBER SERVICES**

Smarter cyber goes beyond risk transfer when a cyber incident occurs. Our smarter cyber services help businesses identify, assess and mitigate cyber threats through essential cyber advisory services such as cybersecurity consultations, real-time threat notifications, dark web monitoring, and access to incident response plan templates. Smarter cyber services are available at no additional cost to policyholders of our Cyber Event Protection 005 (CEP-005) insurance policy, and delivered in partnership with our sister company cyberSuite.



## **SMARTER INCIDENT RESPONSE**

When an incident occurs, every second counts. Our local 24/7 hotline immediately mobilises our incident response team to triage and respond swiftly.

By keeping our claims and incident response in-house, we ensure rapid containment and recovery, minimising losses.

This approach sets the industry standard, offering seamless, accountable service that restores businesses rapidly.

