

# policy comparison

COVERAGE TRIGGERS	1st Aid-003	CEP-005
<b>Coverage under the policy can be triggered by the following events:</b>		
<b>Cyber Events</b>		
Crimeware	✓	✓
Cyber Espionage	✓	✓
Cyber Extortion	✓	✓
Denial of Service	✓	✓
Hacking	✓	✓
Insider and Privilege Misuse	✓	✓
Miscellaneous Errors	✓	✓
Payment Card Skimming	✓	✓
Physical Theft and Loss	✓	✓
Point of Sale (POS) Intrusion	✓	✓
Privacy Error	✗	✓
Web App Attacks	✓	✓
3rd Party Liability Claim	✗	✓
Credible Threat to Your IT Infrastructure	✗	✓
System Failure	✗	✓
COVERAGE SECTION A: LOSSES TO YOUR BUSINESS	1st Aid-003	CEP-005
<b>Losses to Your Business coverage provides these protections:</b>		
<b>Impact on Business Costs if there is a Cyber Event</b>		
In your business	✓	✓
In your IT contractor's business'	✗	✓
Waiting Period	24 hours	8 hours
<b>Impact on Business Costs if there is a System Failure</b>		
In your business	✗	✓
In your IT contractor's business'	✗	✓
Waiting Period	✗	48 hours
<b>Preventative Shutdown</b>		
Preventative Shutdown Allowance	✗	48 hours
Indemnity Period	10 days	30 to 365 days

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COVERAGE SECTION B: LOSS TO OTHERS COVERAGE	1st Aid-003	CEP-005
<b>Loss to Others provides protection against your legal liability because of a:</b>		
Cyber Event	x	✓
Multimedia Injury	x	✓
Your Payment Card Industry Liability	x	✓
<b>This cover includes:</b>		
Defence Costs	x	✓
Settlements / Awards / Damages	x	✓
Civil Fines or Regulatory Fines and Penalties	x	✓
Mandatory Notices from Regulators	x	✓
COVERAGE SECTION C: CYBER EVENT RESPONSE COSTS	1st Aid-003	CEP-005
Cyber Event Response Costs if there is a Cyber Event in your business	✓	✓
IT Contractor Response Costs if there is a Cyber Event in your IT Contractor's business	x	✓
Data Processor Response Costs if there is a Cyber Event in your Data Processor's business	x	✓
<b>This cover includes:</b>		
Credit and Identity Monitoring Costs	x	✓
Cyber Extortion Costs	✓	✓
Data Restoration Costs	✓	✓
Data Securing Costs	✓	✓
External Management Costs (Crisis Management / Reputational Harm)	✓	✓
Identity Theft Response Costs	x	✓
IT Forensic Costs	x	✓ (only for a Cyber Event in your Business)
Legal Advice Costs	✓	✓
Notification Costs	x	✓
Public Relations Costs	x	✓
Pursuit Costs (for a Cyber Event in your business only)	✓	✓
Virus Extraction Costs	✓	✓ (only for a Cyber Event in your Business)

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COVERAGE SECTION D: OPTIONAL COVERS	1st Aid-003	CEP-005
Optional Covers may be available. Various sublimits may be available		
<b>Non-IT Contingent Business Interruption and System Failure</b>		
Supplier Outage	x	✓
Supplier System Failure	x	✓
<b>Criminal Financial Loss (cover for 1st and 3rd party)</b>		
Cyber Theft	x	✓
Socially Engineered Theft	x	✓
Identity-based Theft	x	✓
Push Payment Theft	x	✓
Telephone Phreaking	x	✓
Cryptojacking	x	✓
Tangible Property (IT hardware repair or replacement due to a Cyber Event)	x	✓
D&O Liability Cover (directors or officers liability due to a cyber wrongful act)	x	✓
Joint Venture and Consortium Cover	x	✓
Emergence can also apply US Jurisdiction on application	x	✓
OTHER FEATURES	1st Aid-003	CEP-005
Other selected features of the policy include:		
Policy limits	\$100,000	\$250,000 up to \$10,000,000
Excess	From \$250	From \$0
Territorial limits	Australia	Worldwide
Security	100% Lloyds	100% Lloyds
Emergence own claims and incident response team	Australia Based	Australia Based
<b>Services (provided at no cost) by our related company cyberSuite Pty Ltd:</b>		
vCISO Trusted Advisor (one hour consultation)	x	✓
Incident Response Plan Template	x	✓
Real-time Cyber Threat Notification	x	✓
Dark Web Monitoring	x	✓