

tech event protection

Safeguarding IT businesses from the unique risks associated with technology failures and cyber incidents.

Emergence developed this specialised insurance package to address the unique risks faced by IT service providers. Combining multiple coverage types into one comprehensive solution, it offers financial protection and peace of mind against various potential liabilities, including those caused by data breaches, system outages, and other technology-related incidents.



PROFESSIONAL INDEMNITY

Protects your business against legal liability to others when the products or services you supply cause economic or financial loss to others.



CYBER

Protects your business from legal liability, loss of revenue and costs associated with a cyber event.



PUBLIC AND PRODUCT LIABILITY

Protects your business from legal liability for injury or damage arising out of an occurrence in your business.

SMARTER CYBER FOR TRAILBLAZING BUSINESSES



SECURITY TO SUCCEED

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



INCIDENT RESPONSE

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



EXPERTS ON HAND

Our dedicated team supports your business with tailored protection for your business needs.



SMARTER CYBER SERVICES

Policyholders who have selected our cyber coverage have access to a range of no cost Smarter Cyber Services.

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TEP-001 COVER INCLUDES

PROFESSIONAL INDEMNITY	CYBER	PUBLIC AND PRODUCT LIABILITY
• Broad civil liability cover • Intellectual property infringement • Multimedia Liability • Dishonesty act of another insured • Mitigation costs or expenses • Mitigation of unpaid fees • Refund of fees • Vicarious Liability • 1st party IP pursuit costs	• Business interruption costs from a cyber event or system failure • Automatic IT supplier contingent business interruption cover from a cyber event or system failure • Preventative shutdown cover • Cyber event response cost • Legal liability to others arising from cyber event within your business • Payment card industry liability • Optional cover for criminal financial loss, tangible property and system improvement costs • Optional D&O cover	• Personal injury and property damage • Sudden and accidental pollution • Product recall expenses • Property in your care, custody or control • Key person loss

HELPING PROTECT YOUR TECHNOLOGY BUSINESS



ONE PACKAGED SOLUTION

Professional Liability, Cyber Coverage and General Liability in one combined policy, tailored for the needs of IT providers.



CLOSING THE COVER GAP

Seamless protection, eliminating potential coverage gaps to safeguard your business from operational risks that might otherwise fall through the cracks.



MIGRATING MADE EASY

Consolidate current cyber coverage into our comprehensive IT Liability package, streamlining your protection and simplifying your policy management.