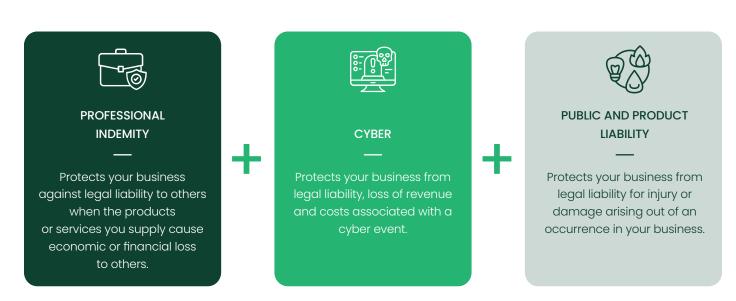**emergence**

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 INDEMITY
—
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.

tech event protection

TEP-001 COVER INCLUDES

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

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.

emergenceinsurance.com