

cyber enterprise solution

Insuring >\$250m revenue businesses across a broad range of industries.

CES-003 COVER INCLUDES

CES-003 provides cover for first-party and third-party costs if a cyber event impacts the insured's business.

BUSINESS INTERRUPTION	CYBER EVENT RESPONSE COSTS	CYBER & PRIVACY LIABILITY
<ul style="list-style-type: none"> Covers outages impacting the insured's business caused by a cyber event whether that be in their business or their IT contractor's business. Includes voluntary shutdown allowance for proactive protection of the insured's computer systems in response to a known, reasonably suspected or credible cyber threat. 	<ul style="list-style-type: none"> Covers the insured's costs for forensic investigations, legal advice, data restoration, public relations, and more. Applies to a cyber event impacting the insured's business, including cyber events at their IT contractor's or data processor's business. 	<ul style="list-style-type: none"> Covers the insured's legal liability from a cyber event, including cyber events at their IT contractor's or data processor's business. Covers the insured for fines and penalties (if insurable), and regulatory actions resulting from failure to secure data. Covers fines and penalties, and monetary assessments that the insured is legally liable for due to non-compliance with PCI Data Security Standards.

EXTENSIONS

EMERGENCE INCIDENT RESPONSE	BETTERMENT COSTS	CLAIMS PREPARATION COSTS
Immediate access to the Emergence incident response team 24/7/365 to investigate and manage a cyber event - no excess, no erosion of the policy limit.	Covers up to 20% above standard replacement costs to upgrade impacted software to newer or improved versions.	Covers third-party assistance to verify business interruption losses.
PURSUIT COSTS	TELEPHONE PHREACKING	CRYPTOJACKING
Covers rewards to third parties who help identify and convict cyber perpetrators.	Covers excess call or bandwidth charges caused by unauthorised access to the insured's phone systems.	Covers excess electricity and bandwidth due to unauthorised use of the insured's systems to mine digital currency.

OPTIONAL COVER

REPUTATIONAL HARM	SYSTEM FAILURE	DEPENDANT BUSINESS SYSTEM FAILURE
Covers reduction in the insured's net profit as a result of adverse media events.	Covers the impact on the insured's business from unintentional, unexpected and unplanned outages at the insured's business not caused by a cyber event.	Covers the impact on the insured's business from unintentional, unexpected and unplanned outages at the insured's IT contractor's business not caused by a cyber event.
MULTIMEDIA LIABILITY	TANGIBLE PROPERTY	JOINT VENTURE & CONSORTIUM
Covers the insured's legal liability from online content such as websites, social media or digital publications.	Covers the replacement or repair of the insured's IT hardware due to a cyber event.	Extends the cyber & privacy liability cover to include the insured's participation in a joint venture or consortium.

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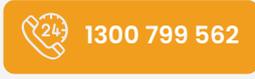
SMARTER CYBER SERVICES

Smarter Cyber Insurance is designed to support organisation before a cyber incident occurs, during disruption, and through recovery. Cyber Enterprise Solution (CES-003) policyholders have access to smarter cyber services at no extra cost. [Learn more here.](#)

INCIDENT RESPONSE & CLAIMS

Our in-house incident response and claims teams help businesses bounce back after a cyber incident.

CYBER HOTLINE



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

Assessment of business interruption if relevant



Post-incident reporting – identifying security improvements

Our dedicated incidents response experts are on-hand 24/7/365 to trigger an immediate recovery response to a cyber incident, assisted by an armada of specialists.



Incident response works closely with our claims team, who assist through the entire lifecycle, until claim closure.



SMARTER CYBER INSURANCE

Emergence is a specialist underwriting agency focused on providing flexible, innovative insurance solutions to help protect businesses against cyber risks.

cyber emergency 1300 799 562

SECURITY TO SUCCEED



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