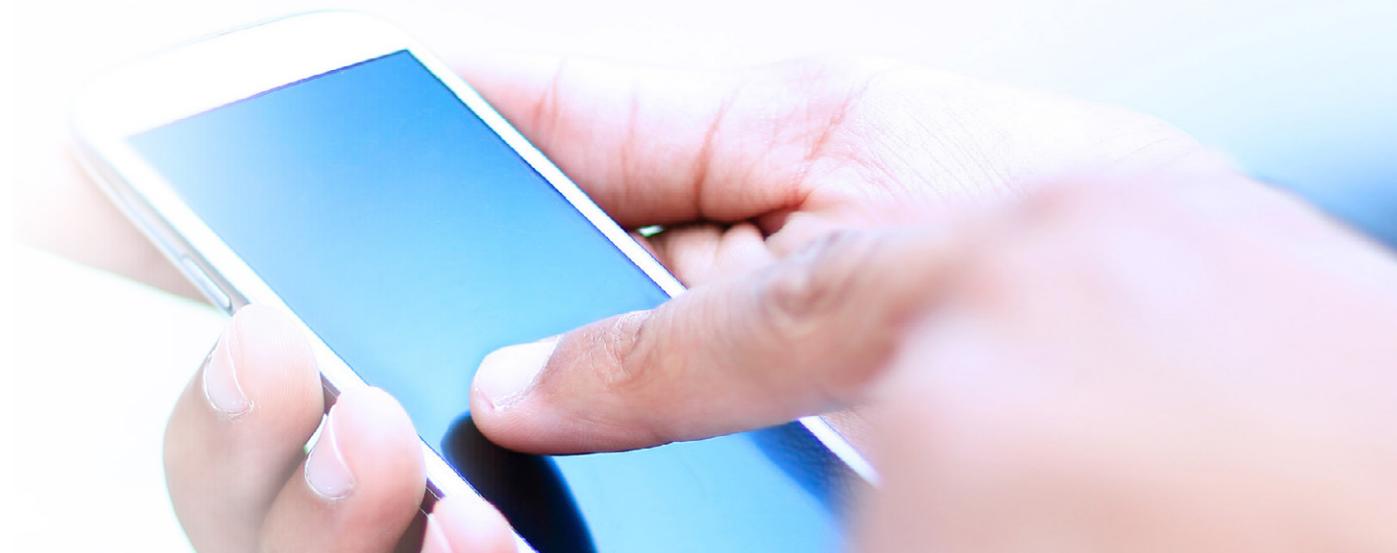


# Cyber Event Protection



Protecting your business from a digital fire

When a cyber event happens, you need immediate support. Support that helps you assess, manage and respond to the threats to your business, customers and other third parties. Emergence has developed a policy wording with a clear definition of what a cyber event is.

Emergence has arrangements in place with a full range of service providers.

Their global partners have specific expertise in cyber security and risk mitigation.

They will help manage the situation. This increases the speed of resolution and minimises impact on you so that you can focus on getting yourself back in business.



#### Cyber event

SME focused cyber protection  
(Cyber event definition based on 10 years of data and 100,000 incidents)



#### Triage

Expert event response services  
(Single notification environment - phone and email 24/7)



#### Assessment

Outcome focused evaluation  
(Proactive cyber event evaluation to ensure that the situation is managed and mitigated)



#### Management

Global knowledge base  
(Deployment of appropriate cyber event expertise and effective association with the impacted business)



#### Settlement

The reason you purchased  
(Settlement is expertly handled ensuring expediency of cyber event finalisation)

# Do you have a gap in cover when it comes to a cyber event claim?

'Traditional' insurance policies may provide limited or no cover for cyber events.

Traditional insurance	Potential shortfall	Cyber Event Protection minimises the gap in your risk mitigation strategy
General Liability Covers	Unlikely that policies will provide cover for data breaches	Loss to others - Section B
Property Covers	Typically require physical loss or damage & may specifically exclude electronic data	Losses to your business - Section A
Directors and Officers/Management Liability	Would usually only respond to actions brought against D&O's for 'Wrongful Act'	Loss to others - Section B and Cyber Event Response Costs - Section C
Professional Indemnity/E&O	Cover is not usually afforded for info/data breaches (unless part of 'Professional Services')	Loss to others - Section B and Cyber Event Response Costs - Section C
'Cyber Extensions'	Most cyber extensions are only as effective as the underlying policy trigger	Ineffective cover compared to Emergence Cyber Event Protection

## How Emergence protects you against a cyber event

EXAMPLE	CLAIM SCENARIO	PROTECTION RESPONSE
Lost Laptop	A laptop containing lists of customer and personal contact information is left on the bus.	Costs of contacting the customer list and advising them of the situation together with associated costs of appointing a credit monitoring service.
Client designs destroyed in virus attack	Customer designs are compromised after a work colleague opens an email that lets a virus into the network.	The Emergence response team helps you mitigate the impact of the virus and stop it infiltrating your system any further. Removal of the virus from your system, associated costs of mitigating further loss or damage and the costs of restoring data in your system. Revenue impact on your business as a result of the cyber event.
Patient personal information	IT infrastructure has been accessed and a copy of all of your patient records may have been obtained.	The Emergence response team appoints a firm to contact your patients and communicate the situation to them. A credit monitoring service is appointed to ensure that your patients' financial records can be watched and any issue can be managed appropriately. The costs of securing your system, contacting your patients and the related credit monitoring costs.
Unauthorised sale/use of sensitive information	A customer alleges that a failure of your IT system has led to financial information being obtained and ultimately leading to their credit rating being impacted. On investigation, an employee has copied these records and passing them on to a criminal gang who have been committing credit fraud.	Emergence appoint a forensics investigator who assists with securing data and implementing appropriate preventative measures. Credit monitoring facility is established to identify any unusual credit activity. Defence costs and payment of award, fine or penalty.
Extortion attempt	You receive an extortion email. It is clear that if you don't comply with the demands, your business will be impacted.	You call Emergence and the the response team determine that this is a genuine threat. The team neutralise the threat to your business and no extortion monies are paid. The costs to protect your operations and neutralising the threat.
One of your suppliers suffers a cyber event	A supplier advises you that they have had a significant cyber event and they cannot use computer systems to manage their customer delivery cycles. You have been unable to find a temporary solution for stock supplies. You suffer a downturn in business.	Emergence will pay your impact on business costs as long as your supplier is subject to a cyber event as described in your wording.

## Getting advice for your business is easy

Call us, email us or pop in to speak with one of our friendly advisers who will be able to assess your needs and provide you with recommendations and advice. Once you are happy to proceed, we will do the rest.



Emergence Insurance Pty Ltd (ABN 46 133 037 153, AFSL 329 634) arrange this insurance on behalf of the Holland Insurance Company Pty Ltd (AFSL 241 436). Please refer to the Emergence Cyber Event Protection Product Disclosure Statement & Contract reference EME/CEP-001 for complete coverage.

Please note that this is not financial product advice and does not take into account your particular circumstances or needs. You should obtain advice from your Oxley Insurance Broker. Insurance policies, premium funding and other services are available subject to acceptance of your application. Oxley Insurance Brokers Pty Ltd ABN 84 234 892, AFSL 240561. Version 1 - October 2016

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