

Cyber Event Protection

A tailored product specifically designed for SME's to provide protection when cyber events occur.

Why protection is needed

Cyber security is a growing concern for businesses. Protecting all elements of your IT infrastructure, such as hardware, software, networks and facilities, against a cyber event is a business risk worth mitigating.

The risk of cyber attacks and data breaches is growing fast.

With the increasing severity and frequency of breaches, the need for cyber insurance is growing.

It doesn't matter what the size of your business is. Handling customer or transaction data, you run the risk that a data breach could give rise to a material financial cost to your business or significant costs relating to third party claims.

Cyber Event - akin to a digital fire

Most businesses purchase fire insurance of some description. Businesses are acutely aware of the impact a fire could have on their operations. A fire can easily lead to a business being unable to recover, especially if a business has not purchased Business Interruption Insurance.

What would you do in the event that your data had been destroyed in a virus attack?

Much like Business Interruption (BI) cover, the Emergence Cyber Event Protection cover provides for a reduction in revenue and the associated costs to manage the impact of a cyber event.

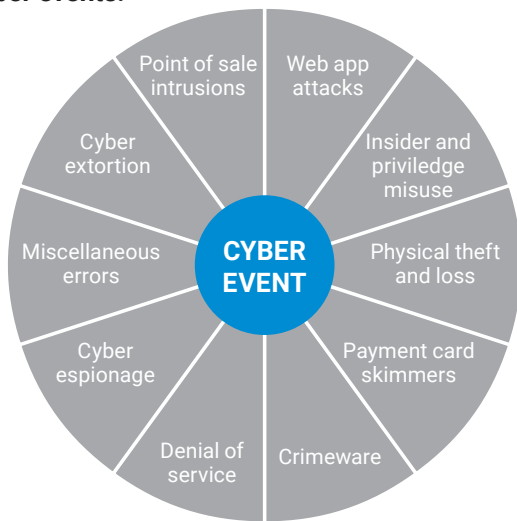
This important protection responds to cyber events and covers costs, first party risks and third party liability.

Cyber events you are protected against

The threat of a cyber event to SME's is increasing exponentially. Emergence Cyber Event Protection is specifically designed to protect you when your business suffers a cyber event.

Emergence provide you with access to global security expertise that responds to a cyber event to your business.

Cyber Event Protection responds to the following cyber events:



How am I protected?

- The Emergence Event Protection team are experts in their field and are designed to respond immediately to the potential threats to your business.
- They manage the process on your behalf and keep you informed.
- This gives you peace of mind that cyber experts are controlling the response and minimising the impact to your business.
- Their partners are global cyber security experts (Verizon and ID Experts). Their website is a relevant source of information that will educate and inform you of the new developments in how to mitigate cyber risk and alert you to the latest cyber attacks.

Key elements

- Limit up to \$10,000,000 available
- Cyber event definition built on the Verizon 'Data Breach Investigation Report 2014' taking into account 100,000 cyber incidents over the last 10 years
- Cover provided on a discovered and notified basis
- Triggered by a 'cyber event' to simplify notification
- Cyber event claims response
 - 24 hour/7 days a week cyber breach support
 - Single point of response management
 - Global cyber expertise
 - Global business interruption expertise

Contract sections

Emergence have simplified the contract so that you know exactly what you are covered for. If you are impacted by a cyber event the contract will respond in the following 4 ways:

COVER	WHAT IS COVERED	EXAMPLE
Losses to your business	Costs and revenue replacement cover	<ul style="list-style-type: none"> • Business interruption • Cyber investigation expenses
Loss to others	Sums payable, including regulatory fines, penalties and defence costs	<ul style="list-style-type: none"> • Breach of privacy laws • Fines and penalties
Cyber event response costs	Costs incurred through event response and management services	<ul style="list-style-type: none"> • Credit and identity monitoring • Customer notification costs • Data restoration and securing costs • Cyber extortion costs • Virus extraction
Contingent business interruption	Costs and revenue replacement if external supplier suffers a cyber event	<ul style="list-style-type: none"> • Business interruption

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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