

Policy Coverage Summary

emergence

Personal Cyber Protection Insurance - PCP-001

Cyber Event Cover	PCP-001
Provides payment of cyber event response costs from the following cyber events	
– Crimeware	✓
– Cyber espionage	✓
– Cyber extortion	✓
– Denial of service	✓
– Hacking	✓
Cyber event response costs means the reasonable costs agreed to by us including	
– Credit and identity monitoring costs	✓
– Cyber extortion (ransomware) costs	✓
– Data restoration costs	✓
– Data securing costs	✓
– Legal costs	✓
– Notification costs	✓
– Technical management response costs	✓
– Virus extraction costs	✓
Cyberbullying Cover	PCP-001
Provides payment of additional benefit including	
– Attending critical guidance sessions	✓
– Cyber security coach, forensic IT investigator	✓
– Wage replacement benefit	✓
– Childcare or child minding	✓
Reputation Cover	PCP-001
Pays repair to e-reputation costs necessitated by harmful publication	
Pays legal costs incurred in connection with	
– Cyber harassment	✓
– Harmful publication	✓

Policy Coverage Summary

emergence

Cyberstalking Cover	PCP-001
Provides payment for cyberstalking response costs including	
– Forensic IT investigator, cyber security coach or other professional	✓
– Provision of secured smart phone	✓
– Legal costs	✓
– Wage replacement benefit	✓

Identity Theft Cover	PCP-001
Provides payment for identity theft response costs including	
– Reporting and re-establishing identity and records	✓
– Wage replacement benefit	✓
Also pays cyber event response costs	✓

Personal Crime Cover	PCP-001
Provides payment of a personal financial loss to you arising out of	
– Cyber theft	✓
– Sim-jacking	✓
– Cryptojacking	✓
Also pays wage replacement benefit required to respond to cyber theft or sim-jacking	✓
Also pays cyber event response costs	✓

Other Features	PCP-001
Policy limits	\$50,000 to \$1,000,000
Excess	From \$250
Security	100% Lloyd's
Claims & Response Teams - 24/7/365	Australia Based

Terms, conditions, limits and exclusions apply to the product(s) referred to above. Product(s) can only be purchased through a broker. Emergence Insurance Pty Ltd (ABN 46 133 037 153, AFSL 329634) distributes the product as agent for the insurer, certain underwriters at Lloyd's. Any advice provided in this document is general advice only and has been prepared without taking account of your objectives, financial situation or needs. Having regard to these, you should consider the appropriateness of the advice and the relevant Product Disclosure Statement available at www.emergenceinsurance.com.au before making a decision to acquire, or continue to hold, the product.