

emergence

# Smarter cyb@ insurance for families.

Emergence is an award-winning underwriting agency solely focused on providing flexible, innovative insurance solutions in the event of a cyber attack.

We offer Australia's first stand-alone cyber insurance product for families and individuals.

Be at your best with Emergence.



#### Security

Our security is 100% Lloyd's.



#### Cost effective holistic solutions for families

Premiums start from \$99.

Policy limits from \$50,000 to \$1,000,000 available.



#### Help is at hand

Cyber protection for the whole family. Our dedicated team is knowledgeable, experienced and ready to lend support to help give peace of mind when you need it.



#### Online portal

Seamless acquisition process.

Quote and bind policies in as little as 30 seconds.



#### Cover with confidence

Assure families with confidence that they'll be protected in the event of a cyber attack. Cyber attacks include; identity theft, cyberbullying, cyberstalking, personal cyber crime, hacking, malware, ransomware and cyber harassment.



#### Incident response solution

Local presence. Global expertise on call 24/7/365 to manage claims and help families when they need it most.

# Cyber insurance for families

Today, technology is part of our everyday lives. Whether it's how we communicate, purchase items and/or coordinate our family's busy schedule, we are heavily reliant on technology.

Our dependence on the internet, and the exponential growth of web-enabled devices and social media, has resulted in people being much more interconnected. And that's introduced new risks into our homes and everyday lives that must be managed.

Emergence Personal Cyber Insurance is about more than the bits and bytes in your laptop, tablets and smart devices. It covers you, your family, your identity, your reputation, your money and your time [wage replacement] when a cyber event occurs.

As 'tech' continues to infiltrate our lives, protecting yourself and your family against cyber risks has never been more important. Take the time and make the effort: diligence makes a difference. And for extra peace of mind, make Personal Cyber Protection Insurance part of your household's cyber risk mitigation and recovery strategy. Just in case....



## Cyber extortion (ransomware)

Attacks or threatened attacks against your home IT infrastructure, coupled with demands for money to stop attacks.



## Identity theft

The unauthorised access to and use of your identity because of a cyber event to your home IT.



## Hacking/Crimeware

Malicious or unauthorised home IT infrastructure access or malware that aims to gain control of systems.



## Personal financial loss

Loss of funds due to cyber theft. Also includes charges or costs incurred by you due to sim-jacking or crypto-jacking.



## Cyberbullying

Electronic communication through your home IT that targets your child or teenage family member with the aim of tormenting, harassing, humiliating or otherwise targeting them



## Wage replacement benefit

Payment of lost wages as a result of taking unpaid leave in response to a cyber theft, sim-jacking, identity theft, cyberbullying or cyberstalking.



## Cyberstalking

Malicious use of your home IT to stalk, abuse, control or frighten you.



## Repair to e-reputation costs

The removal or mitigation of internet publications that defame your reputation.

## Emergence Personal Cyber Protection Insurance includes:

### Key features includes cover for cyber events such as:

- Malware
- Viruses
- Cyber espionage
- Denial of service attacks
- Cyber theft
- Identity theft, and more

Beyond the technical side of cyber threats, social media can also become a breeding ground for anti-social behaviour. That's why the product also responds to:

- Cyberbullying
- Cyberstalking
- Cyber harassment

### Cyber event response costs

- Credit and identity monitoring
- Cyber extortion [ransomware]
- Data restoration costs
- Data securing costs
- Legal costs

### Incident response solution

- 24/7/365 hotline

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insurance

