EmergIn Cyber Insurance Policy Coverage Features

EmergIn Risk's policy was created to look at cyber as a peril, considering how data and systems can cause a wide array of operational challenges. From business interruption, to data restoration, computer crime and social engineering, extortion, and privacy breaches EmergIn's comprehensive policy is here to help in the time of crisis. Our best in class proposition is a blend of 1st party cost reimbursement and 3rd party defense and regulatory coverage. Our broad definitions of data and computer systems means that the policy extends to cover our clients exposure vendors to store and manage data, and any interruption

1st Party

- **Crisis Response:** The costs and expenses to respond to a system event or privacy breach event
- **Cyber Extortion:** The costs and expenses to respond and resolve an extortion demand that threatens to lead to the release or destruction of data and/or disrupt or damage the computer system
- **Computer System Interruption:** covers the loss of net income and additional operating costs to manage through a business interruption event due to systems and/or data being taken offline due to a malicious attack or other operational failure.
- **Reputational Damage:** Covers the loss of Net Income, due to a reduction in business or even a potential loss of service contract with a client, in the wake of the public being notified of a system event, privacy breach event, or network security event
- **Fraud and Social Engineering:** covers and direct financial loss from the wrongful transfer of money by fraudulently accessing the computer system or intentionally misleading an authorized person to fraudulently transfer funds to a third party purporting to be a vendor, client, or employee. This cover extends to the financial loss arising from the unauthorized access of a client's telecommunication system by a malicious third party.
- **Data & Software Restoration:** covers the costs and expenses to recover corrupt data or software, and potentially even upgrade/replace affected software applications or equipment

3rd Party

- **Privacy Breach and Other Third Party Liability:** Covers the defense costs and damages arising from
  - any unauthorized disclosure or access to personal data or even confidential corporate data.
  - Any liability that arises from other cyber events such as transmission of a malicious code, any contract breaches due t a BI event, and unathorised or failure to access data by a third party
- **Regulatory Investigation, Fines and Assessments:** Covers the costs and expenses incurred in respect of dealing with a regulatory investigation as well as any defense costs and resulting fines and penalties that the company must pay as a result of the regulatory investigation
- **Enforcement Notice Assistance:** The costs and expenses incurred in engaging with legal advisors and contracted IT specialists to identify a plan and audit to confirm complyance with an Enforcement Notice

Media

- **Digital Media Liability Cover:** Covers the defense costs and damages arising froman y claims of defimation, libel, slander, infringement of rights, etc., committed in the course of the performance of digital media activities.
- **Intellectual Property Liability:** Covers the defense costs and damages arising from any claims of unintentional infringement of copyright, title, slogan, trademark, plagiarism, etc., committed in the course of the performance of digital media activities

Cover for Key Individuals

- **Enterprise Executive Cover:** Covers any costs and expenses, direct financial loss, or even damages and defense costs suffered by an individual named executive, for coverage offered under the Crisis Response, Extortion, data and software restortation, liability sections, and fraud and social enginerring
- **Enterprise Executive Management Liability:** Covers the personal defense costs and damages of a named executive arising from any claim that they become legally obliged to pay in respect of a privacy breach event or any other actual or alleged Network Security Event