

Policy Coverage Summary

emergence

Personal Cyber Protection Insurance - PCP-001.1

Cyber Event Cover	PCP-001.1
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-001.1
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-001.1
Pays repair to e-reputation costs necessitated by harmful publication	
Pays legal costs incurred in connection with	
– Cyber harassment	✓
– Harmful publication	✓

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Cyberstalking Cover	PCP-001.1
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-001.1
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-001.1
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-001.1
Policy limits	\$50,000 to \$1,000,000
Excess	From \$250
Security	100% Lloyd's
Claims & Response Teams - 24/7/365	Australia Based

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