

Personal Cyber Protection Insurance (PCP-001)

The cybercrime landscape is changing fast. Today, families and individuals, not just businesses, face significant cyber threats. Emergence offers personal cyber insurance and a suite of services to help those who want to safeguard themselves in the event of cyber risks.

Emergence Personal Cyber Protection Insurance responds to a wide range of cyber threats such as:

- Crimeware
- Cyberbullying
- Cyberstalking
- Cyber extortion
- Identity theft
- Cyber harassment
- Harmful publication
- Hacking

Example	Claim scenario	Personal Cyber Solution
Ransomware virus	<p>Sarah was working on her computer when she clicked on a plausible email attachment which unleashed a malware virus. As a result, this locked all of her important files.</p> <p>As a result, Sarah was unable to access the files on her computer unless she paid a Ransom of \$10,000.</p>	Provides cover for cyber event response costs to remove the virus, restore data, and secure the home IT. An IT expert who specialises in ransomware attacks would be appointed to remove the malware and get Sarah's computer operational again.
Identity theft	<p>Daniel received an email on his computer allegedly from a popular social media platform stating he needed to verify his account by clicking on the provided link.</p> <p>Daniel clicked on the link, and a couple of days later he was unable to log in to his social media accounts.</p> <p>As it turns out, Daniel had downloaded malware onto his computer that allowed a cybercriminal to steal Daniels' personal information and identity.</p>	Provides cover for cyber event response costs to remove the virus, restore data, and secure the home IT. The policy would also provide identity theft response costs to help the policyholder re-establish their identity and essential records. If Daniel had to take time off work to rectify his personal records and lost wages as a result, he could be entitled to wage replacement benefits as part of his claim.
Cyber crime	<p>Robin received an email on her computer that looked like it was from her bank. The email required Robin to download an attachment to 'verify' her account details.</p> <p>It turns out, the email was not from Robin's bank, it was a fake email from a hacker. The attachment Robin downloaded was a keylogger virus that recorded Robin's login details for various accounts including the login to her bank account.</p> <p>The hacker then gained access to Robin's bank account and transferred \$5,000 from Robin's account to their own.</p>	<p>Provides cover for policyholders' funds that are transferred as a result of cyber theft.</p> <p>Personal Cyber Protection Insurance also provides cover for cyber event response costs to remove the virus, restore data, and secure the policyholder's home IT.</p>

Example	Claim scenario	Personal Cyber Solution
Cyberbullying	<p>Jess just started high school. Within the first few weeks, she became a victim of bullying. It started out as a few comments, however quickly escalated to repeated harsh and vile comments on all of her social media profiles.</p> <p>The online bullying had a significant impact on Jess and led to her not wanting to go to school and a deterioration in her grades.</p>	<p>Provides cover for a policyholder and their spouse to attend critical guidance sessions if their child is subjected to cyber bullying. In this case, these sessions would help Jess's family work through this ordeal and better deal with any future instances of cyberbullying.</p> <p>The policy would also cover the costs to try to remove the hurtful comments.</p> <p>The policy would also provide a wage replacement benefit if the parents have to take unpaid time off work to attend guidance sessions or to meet with the school or other authorities to deal with the incident.</p>
Smart device attack	<p>Tom noticed random sounds being played and a message being read out from his Google Hub.</p> <p>It turns out, Tom's Google Hub was hacked.</p>	<p>Provides cover for cyber event response costs to remove the virus, restore data, and secure the policyholder's home IT.</p> <p>In this case, we would appoint a forensic IT investigator to assess the Google Hub system, remove malware and secure Tom's system from further attacks.</p>
Cyber harassment and reputation cover	<p>Carla had her home computer accessed by a cyber hacker who exfiltrated her personal emails and photos. The threat actor threatened to release the information, eventually publishing the photos and emails on a website.</p>	<p>An IT expert would be assigned to attempt to remove Carla's personal data from the website and to reduce the likelihood of this appearing in Google and other search engines. The policy would also provide cover for legal costs to advise Carla what legal remedies she may have and the steps she could take in response to this incident.</p>

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