

emergence



# Personal Cyb@r Protection Insurance

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Product Disclosure Statement



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# Important Information

## Introduction

This document is a Product Disclosure Statement (PDS). Please note that it operates as a PDS under the *Corporations Act 2001* [Cth].

The PDS contains important information to assist **you** to understand what **you** need to know about the **policy** so that **you** can make an informed decision before **you** decide to acquire this **policy**.

We recommend that **you** read the PDS.

Any advice that may be contained in this PDS or accompanying materials is general advice only. General advice is advice that has been prepared without considering **your** individual objectives, financial situation or needs. Therefore, before acting on this general advice, **you** should consider the appropriateness of the general advice having regard to **your** individual objectives, financial situation or needs.

This PDS is dated 23 July 2020.

Words or expressions in bold in the PDS share the same meaning as they do in the **policy**.

## About the Insurer

This insurance is underwritten by certain underwriters at Lloyd's. Lloyd's underwriters are authorised by the Australian Prudential Regulation Authority ('APRA') under the provisions of the *Insurance Act 1973* [Cth].

If **you** require further information about this insurance or wish to confirm a transaction, please contact Emergence.

## General Insurance Code of Practice

We proudly support the General Insurance Code of Practice. The objectives of the Code are to:

- commit **us** to high standards of service;
- promote better, more informed relations between **us** and **you**;
- maintain and promote trust and confidence in the general insurance industry;

- provide fair and effective mechanisms for the resolution of complaints and disputes between **us** and **you**; and
- promote continuous improvement of the general insurance industry through education and training.

**You** can obtain a copy of the Code from the Insurance Council of Australia website [www.insurancecouncil.com.au](http://www.insurancecouncil.com.au) or by phoning (02) 9253 5100.

## About Emergence Insurance Pty Limited

The **policy** is distributed by Emergence Insurance Pty Ltd (ABN 46 133 037 153, AFSL 329634) ['Emergence']. Emergence acts under a binding authority given to it by **the insurers** to administer and issue **policies**, alterations and renewals. In all aspects of arranging this **policy**, Emergence acts as an agent for **the insurers** and not for **you**. Contact details are:

**Email:** info@emergenceinsurance.com.au  
**Telephone:** +61 2 8280 3000  
**Postal address:** PO Box A2016, Sydney South NSW 1235

## Our contract with you

The **policy** is a contract of insurance between **you** and **us** and contains all the details of the cover that **we** provide.

The **policy** consists of:

- the schedule**, which outlines:
  - Who the **policyholder** is;
  - The **policyholder's** home address;
  - The **policy** number;
  - The **policy period**;
  - The **policy aggregate limit**;
  - The **policy excess**, and
  - The **premium**.
- this PDS (this document).
- any applicable Supplementary PDS ('SPDS') **we** issue that varies it;
- any **endorsement**;
- any other document **we** tell **you** forms part of the **policy** which may vary or modify the above documents

These documents should be read together as they jointly form the contract of insurance between **you** and **us**.

This document [together with any amendments, updates or endorsements that **we** give **you** in writing which may vary it] will also apply for any offer of renewal **we** make, unless **we** tell **you** otherwise or issue **you** with a new and updated PDS.

The **policyholder** and the **policyholder's** family members ordinarily residing together at the home address stated in the **schedule** are insured. The **policyholder** represents the family members and anything the **policyholder** says, does or omits to advise to **us** of, applies to and affects the rights of all insured family members.

**You** should keep the documents in a safe place.

## Receiving your policy documents

It is a condition of this **policy** that **you** shall receive **your policy** documents electronically only. If **you** are unable or unwilling to receive **your policy** documents electronically, **we** shall not enter into a contract of insurance with **you**. Emergence will send **your policy** documents to the email address nominated by **you** or **your** agent. Each electronic communication will be deemed to be received by **you** 24 hours after it leaves Emergence's information system. **You** are responsible for ensuring that the email address that Emergence has for **you** is up to date. Please contact Emergence to change **your** email address.

## Words with special meaning

Some words and expressions used in the PDS have special meanings. These words are always in bold. The meaning of words and expressions in bold are explained under the heading "what certain words mean".

## Headings

The headings of clauses in the PDS and the **policy** are for reference purposes only. They do not form part of the **policy**.

## Summary of benefits and risks

This is a general summary only and cannot be relied on as a complete description of the cover provided.

Please refer to the relevant sections of the **policy** and **schedule** for full benefit details and applicable terms, conditions, limits and exclusions.

## What does your policy cover?

**Your policy** provides **you** with the following covers:

- Cyber Event Cover
- Cyber Bullying Cover
- Cyberstalking Cover
- Identity Theft Cover
- Personal Crime Cover
- Reputation Cover
- Wage Replacement Benefit

A **cyber event, identity theft, cyber theft, sim-jacking or cryptojacking** must first be discovered by **you** during the **policy period**.

**Cyber bullying, cyberstalking, cyber harassment or a harmful publication** must first happen during the **policy period**.

## What is payable under the policy?

Different amounts or benefits are payable under each cover. **You** should read what is covered under each cover carefully. Each of the covers include a number of defined terms which are explained under the heading "what certain words mean". Please read these carefully so **you** understand what is payable under each cover.

## Limits

There is a **limit** or sublimit for the amount **we** pay under each cover. There is an **aggregate limit** payable by **us** in any one **policy period**. The **limit**, sublimit and **aggregate limit** are stated on **your schedule**.

## Excess

The **excess** is the amount **you** must contribute towards the cost of any claim **you** make.

If **we** agree to pay **your** claim, **we** will deduct the **excess** from the amount of the claim **we** pay to **you**. If **your** claim is settled without payment to **you** but with costs incurred, **you** will be liable to pay the **excess** and **we** will inform **you** how to make payment.

The **excess** payable is set out in the **schedule**.

## Your responsibility

**You** are required to take reasonable steps to prevent and mitigate costs covered under this **policy**. These include, but are not limited to:

- changing the password on any **home IT** from a default or original password; and
- providing and maintaining a virus-protection software package which is licensed to **you** or paid for by **you**.



### Your risks - what is not covered

Please read the **policy** so that **you** are fully aware of the cover provided as well as the conditions, **limits** and exclusions that apply.

Different amounts and benefits are payable under each cover. Under the heading "exclusions" **we** set out what is not covered under the **policy**. Please read the exclusions carefully.

For example, the **policy** does not pay claims:

- for physical damage to and the repair or replacement of tangible property;
- for any death or bodily injury;
- for any third party liability or legal defence costs including a third party liability for damages characterised or described as aggravated, punitive or exemplary damages;
- for access through **your home IT** to the IT system of a business that **you** own or that **you** are employed by or perform work for;
- for commercial use of **your** property, including via airbnb or similar arrangements;
- for any fact or circumstance known to **you** or discovered by **you** before the commencement of the **policy period**.

### The cost of your policy

The amount that **we** charge **you** for this **policy** when **you** first acquire it and when **you** renew **your policy** is called the **premium**. The **premium** is the total that **we** calculate when considering all of the factors which make up the risk. Depending on the frequency of claims the **premium** on renewal of the **policy** may be different to the **premium** for this **policy**.

The **premium** is subject to government taxes, levies and duties such as GST and Stamp Duty. Emergence may also charge a policy fee in addition to the **premium**.

The total cost of **your policy** is shown on the **schedule** and is made up of **your premium** plus government taxes, levies and duties (where applicable) and a policy fee (if applicable).

### Your Duty of Disclosure

Before **you** enter into an insurance contract, **you** have a duty to tell us anything that **you** know, or could reasonably be expected to know, may affect **our** decision to insure **you** and on what terms.

**You** have this duty until **we** agree to insure **you**.

**You** have the same duty before **you** renew, extend, vary or reinstate an insurance contract.

**You** do not need to tell **us** anything that:

- reduces the risk **we** insure **you** for; or
- is common knowledge; or
- **we** know or should know as an insurer; or
- **we** waive **your** duty to tell **us** about.

### If you do not tell us something

If **you** do not tell **us** anything **you** are required to, **we** may cancel **your** contract or reduce the amount **we** will pay **you** if **you** make a claim, or both.

If **your** failure to tell **us** is fraudulent, **we** may refuse to pay a claim and treat the contract as if it never existed.

## Your 'cooling off' rights

**You** can return **your policy** to **us** within 14 days of its commencement or renewal, which is stated on the **schedule**. If **we** receive **your** request to cancel this **policy** within the 14 day period, **we** will cancel the **policy** effective from the commencement or renewal date and give **you** a full refund. **You** cannot use this right where, before the 14 day period ends, **you** have exercised any of **your** rights or powers under the **policy** (e.g. **you** have made a claim). After the cooling off period ends **you** still have cancellation rights under the **policy** (see **our** General Conditions).

## Complaints

### Step 1:

Any enquiry or complaint relating to this insurance should be referred to Emergence in the first instance. Please contact Emergence:

**By phone:** +61 2 8280 3000  
**By email:** contractadmin@emergenceinsurance.com.au  
**In writing to:** Emergence Complaints, PO Box A2016  
Sydney South NSW 1235

If Emergence requires additional information, Emergence will contact **you** to discuss. If **your** complaint is not immediately resolved Emergence will respond within fifteen (15) business days of receipt of **your** complaint or agree a reasonable alternative timeframe to respond.

### Step 2:

If this does not resolve the matter or **you** are not satisfied with the way a complaint has been dealt with, **you** can contact Lloyd's Australia Limited:

**By phone:** +61 2 8298 0783  
**By email:** idraustralia@lloyds.com  
**By fax:** +61 2 8298 0788  
**In writing to:** Level 9, 1 O'Connell St, Sydney NSW 2000

who will respond to **your** complaint within 15 business days of being notified, unless an alternative timetable has been agreed with **you**.

### Step 3:

If **we** are unable to resolve **your** complaint within 45 calendar days of the date **we** first received **your** complaint or if **you** remain dissatisfied, **you** may seek a free and independent review by the Australian Financial Complaints Authority (AFCA). **We** agree to be bound by AFCA's decisions. **You** do not have to accept their decision and **you** have the right to seek legal advice at any time.

**You** can contact AFCA any time:

**By visiting:** www.afca.org.au  
**By email:** info@afca.org.au  
**By phone:** 1800 931 678 (free call)  
**In writing to:** Australian Financial Complaints Authority,  
GPO Box 3, Melbourne VIC 3001

If **your** complaint does not fall within the Terms of Reference, **you** may be able to refer it to the Financial Ombudsman Service (UK). **We** can provide further details upon request and will do so if **your** complaint reaches this stage.

## Privacy Statement

In this Privacy Statement the use of "**we**", "**our**" or "**us**" means **the insurers** and Emergence, unless specified otherwise.

**We** are committed to protecting **your** privacy. **We** are bound by the obligations of the *Privacy Act 1988* (Cth) and the Australian Privacy Principles. These set out basic standards relating to the collection, use, storage and disclosure of personal information.

**We** need to collect, use and disclose **your** personal information (which may include sensitive information) to consider **your** application for insurance and to provide the cover **you** have chosen, administer the insurance and assess any claim. **You** can choose not to provide **us** with some of the details or all of **your** personal information, but this may affect **our** ability to provide the cover, administer the insurance or assess a claim.

The primary purpose for **our** collection and use of **your** personal information is to enable **us** to provide insurance services to **you**.

**We** may collect personal information in a number of ways, including directly from **you** via **our** website or by telephone or email. Personal information will be obtained from individuals directly where possible and practicable to do so. Sometimes it may be collected indirectly (e.g. from **your** insurance intermediary or co-insureds). If **you** provide personal information for another person **you** represent to **us** that:

- **you** have the authority from them to do so and it is as if they provided it to **us**;

- **you** have made them aware that **you** will or may provide their personal information to **us**, the types of third parties **we** may provide it to, the relevant purposes **we** and the third parties **we** disclose it to will use it for, and how they can access it. If it is sensitive information, **we** rely on **you** to have obtained their consent on these matters. If **you** have not done or will not do either of these things, **you** must tell **us** before **you** provide the relevant information.

**We** may disclose the personal information **we** collect to third parties who assist **us** in providing the above services, such as related entities, distributors, agents, insurers, reinsurers and service providers. Some of these third parties may be located outside of Australia including Philippines, Vietnam, Malaysia and United Kingdom. In all instances where personal information may be disclosed to third parties who may be located overseas, **we** will take reasonable measures to ensure that the overseas recipient holds and uses **your** personal information in accordance with the consent provided by **you** and in accordance with **our** obligations under the *Privacy Act 1988* [Cth].

In dealing with **us**, **you** consent to **us** using and disclosing **your** personal information as set out in this statement. This consent remains valid unless **you** alter or revoke it by giving written notice to Emergence's Privacy Officer. However, should **you** choose to withdraw **your** consent, **we** may not be able to provide insurance services to **you**.

The Emergence Privacy Policy, available at [www.emergenceinsurance.com.au](http://www.emergenceinsurance.com.au) or by calling Emergence, sets out how:

- Emergence protects **your** personal information;
- **you** may access **your** personal information;
- **you** may correct **your** personal information held by **us**;
- **you** may complain about a breach of the *Privacy Act 1988* [Cth] or Australian Privacy Principles and how Emergence will deal with such a complaint.

If **you** would like additional information about privacy or would like to obtain a copy of the Privacy Policy, please contact the Emergence Privacy Officer by:

**Post:** PO Box A2016, Sydney South NSW 1235  
**Phone:** +61 2 9307 6656  
**Fax:** +61 2 9307 6699  
**Email:** [privacyofficer@steadfastagencies.com.au](mailto:privacyofficer@steadfastagencies.com.au)

**You** can download a copy of the Emergence Privacy Policy by visiting [www.emergenceinsurance.com.au](http://www.emergenceinsurance.com.au)

## Updating the Product Disclosure Statement

From time to time and where permitted by law, **we** may change parts of the PDS. **We** will issue **you** with a new PDS or a Supplementary PDS or other compliant document to update the relevant information except in limited cases. Any updates which are not materially adverse to **you** from the view of a reasonable person deciding whether to buy this insurance may be found on the Emergence website at [www.emergenceinsurance.com.au](http://www.emergenceinsurance.com.au)

## Renewal Procedure

Before this **policy** expires, **we** will advise **you** whether **we** intend to offer **you** a renewal and if so, on what terms. It is important to check the terms of any renewal before renewing it to ensure that the details are correct.



# Insuring Agreement

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Subject to **you** paying the **premium** and subject to all the terms and conditions of the **policy**, and subject to the **limit** or sublimit stated in the **schedule** for each cover, **we** will pay claims arising out of the following covers under the **policy**:

## Cyber Event Cover

If a **cyber event** happens to **your home IT** and the **cyber event** is first discovered by **you** during the **policy period** then **we** will pay **cyber event response costs** incurred directly as a result of the **cyber event**.

## Cyber Bullying Cover

**We** will pay an **additional benefit** arising out of **cyber bullying** that first happens during the **policy period**.

## Cyberstalking Cover

**We** will pay for **cyberstalking response costs** incurred directly as a result of **cyberstalking** that first happens during the **policy period**.

## Identity Theft Cover

**We** will pay **identity theft response costs** to respond to an **identity theft** first discovered by **you** during the **policy period**. **We** will also pay **cyber event response costs** and **wage replacement benefits** required to respond to the **identity theft**.

## Personal Crime Cover

**We** will pay a **personal financial loss** to **you** directly arising out of:

- a. **cyber theft**; or
- b. **sim-jacking**; or
- c. **cryptojacking**

that is first discovered by **you** during the **policy period**. **We** will also pay **cyber event response costs** and **wage replacement benefit** required to respond to the **cyber theft** or **sim-jacking**.

**You** must report the **cyber theft** to the police and **your** financial institution, and **sim-jacking** to the police and to **your** telephone service provider, within 24 hours of it being discovered by **you**.

## Reputation Cover

**We** will pay **legal costs** incurred in connection with **cyber harassment** or a **harmful publication** that first happens during the **policy period**, and **we** will pay **repair to e-reputation costs** necessary to remove or mitigate the effect of the **harmful publication**.

## Wage Replacement Benefit

**We** will pay **wage replacement benefit** to **you** if responding to **cyber bullying**, **cyberstalking**, **cyber theft**, **identity theft** or **sim-jacking** notified to **us** and covered under this **policy** requires **you** to take unpaid time off work.





# What Certain Words Mean

The words listed below have been given a specific meaning in the **policy** and these specific meanings apply when the words are in **bold**.

**additional benefit** means the amount **we** agree to pay in connection with **cyber bullying** that first happens and is notified to **us** and covered under this **policy**:

- a. for **you** and/or **your** spouse to attend a number of critical guidance sessions as set out in the **schedule** if **your** child is subjected to **cyber bullying**. The **additional benefit we** agree to pay under this **policy** is not a medical benefit; and
- b. for a cyber security coach, forensic IT investigator, or other professional **we** appoint to assist **you** in addressing the **cyber bullying**; and
- c. as **wage replacement benefit**, to replace **your** wages lost because of unpaid time that **you** are required to take off work in connection with the guidance sessions in a. above, or for the purpose of meeting with school or other authorities to deal with **cyber bullying**; and
- d. for the cost of childcare or child-minding directly as a result of **cyber bullying**.

**aggregate limit** is the most **we** will pay combined and in total for all claims, for all covers under this **policy** during any one **policy period**. The **aggregate limit** is set out in the **schedule**.

**cryptojacking** means the unauthorised use of **your home IT** to mine digital currency that causes **you personal financial loss**.

**cyber bullying** means the tormenting, harassing, humiliating, embarrassing or otherwise targeting of a child, preteen or teen (up to and including 19 years of age) who is **your** family member and ordinarily resides with **you**, by another person, as evidenced by electronic communication through **your home IT**, that results in:

- a. lodging of a cyberbullying report with the Australian eSafety Commissioner ([www.esafety.gov.au/complaints-and-reporting](http://www.esafety.gov.au/complaints-and-reporting)) or;
- b. i) expressions of concern by multiple peers, parents, teachers, coaches, counsellors, ministers, medical professionals or other professional carers; and  
ii) self-harm, suicidal thoughts, emotional volatility, refusal or inability to attend school or participate in usual, organised extracurricular activities, or the withdrawal or resignation from these

during the **policy period** or within 90 days of the end of the **policy period** if the **policy** is renewed.

**cyber event** must happen to **your home IT** and means any of the following:

**crimeware** which is any malware of any type intentionally designed to cause harm to **your home IT** but does not include **cyber espionage**.

**cyber espionage** which includes unauthorised access to an item of **your home IT** by a criminal source exhibiting the motive of espionage.

**cyber extortion** which is a crime involving an attack or threat of attack against **your home IT**, coupled with a demand for money to avert or stop the attack.

**denial of service** which is solely and directly intended to compromise the availability of **your home IT**.

**hacking** which is malicious or unauthorised access to **your home IT**.

**cyber event response costs** means the reasonable and necessary costs and expenses agreed to by **us** being:

**credit and identity monitoring costs** incurred in engaging monitoring services by a third party for **you** or an **identifiable individual** for a period of up to 12 months after a **cyber event**.

**cyber extortion costs** paid with **our** agreement and consent to respond to a **cyber event** where a third party is seeking to obtain financial gain from **you** through extortion. **Cyber extortion costs** are sub-limited to a maximum of \$5,000 in total during any one **policy period** unless another amount is stated in the **schedule**.

**data restoration costs** incurred in rectifying, restoring or replacing data or programs in **your home IT** that have been lost, damaged, altered, corrupted or destroyed and the cost to mitigate or prevent further damage, and includes the cost of **you** purchasing replacement licences, if necessary, but does not include any costs relating to personal or family memorabilia or recordings that are unable to be replaced.

**data securing costs** incurred in securing **your home IT** to avoid ongoing **cyber event response costs**.

**legal costs we** pay to a qualified legal practitioner of **our** choosing to provide **you** with confidential legal advice as to legal remedies **you** may have and steps

**you** can take in response to events covered under this **policy**, including costs incurred in responding to:

- a. civil proceedings issued against **you** or a judgment being entered against **you** where **you** are not aware of the civil proceedings directly as a result of the fraudulent use of **your** identity following an **identity theft**; or
- b. a negative consumer credit report in **your** name or the unauthorised establishment of credit in **your** name directly as a result of the fraudulent use of **your** identity following an **identity theft**.

**legal costs** does not include any legal advice about this **policy**.

**notification costs** incurred in notifying any **identifiable individual** whose data or information has been wrongfully accessed or lost.

**technical management response costs** incurred by **us** to provide assistance to **you** if a **cyber event** happens to **your home IT** and includes the cost of a forensic IT investigator or other technician that **we** appoint at **our** absolute discretion.

**virus extraction costs** incurred to remove a virus from **your home IT**.

**cyber harassment** means a specific threat by a third party to publish on the internet information or material about **you** or involving **you** that has the potential to damage **your** reputation, where the information or material was obtained by a third party as a result of a **cyber event** to **your home IT**.

**cyberstalking** means the malicious use of **your home IT** to stalk, abuse, control or frighten **you** as evidenced by unwanted and persistent tracking of **your** whereabouts, monitoring of **your** communications or activities or the ongoing receipt of targeted emails, texts, messages or other material with threatening effect.

**cyberstalking response costs** means the reasonable and necessary costs and expenses as agreed to by **us** to mitigate or respond to a covered incidence of **cyberstalking** including:

- a. a forensic IT investigator, cyber security coach or other professional **we** appoint to assist **you** in securing **your home IT** against ongoing **cyberstalking** related intrusions and protecting **your personal information** and private data; and
- b. provisioning, if necessary, of a secured smart phone or other device registered to **us** with up to 12 months pre-paid service; and
- c. **legal costs**, including for the arrangement of necessary protection orders; and

- d. **wage replacement benefit**, to replace **your** wages lost because of unpaid time that **you** are required to take off work for the purpose of meeting with law enforcement authorities, **your** financial institution, government agencies or other authorities to deal with a covered incidence of **cyberstalking**.

**cyber theft** means an electronic transfer that results in **personal financial loss**. The **cyber theft** must happen because of a **cyber event** to **your home IT** and without **your** knowledge.

**endorsement** means a written alteration to the terms, conditions, or **limits** of the **policy** which is shown in the **schedule**.

**excess** means the amount of money that **you** are liable to pay towards **your** claim. The **excess** is set out in the **schedule**.

**harmful publication** means the first publication by a third party on the internet of information or materials about **you** or involving **you** that defames **you** or undermines **your** reputation, where the information or material was obtained by a third party as a result of a **cyber event** to **your home IT**.

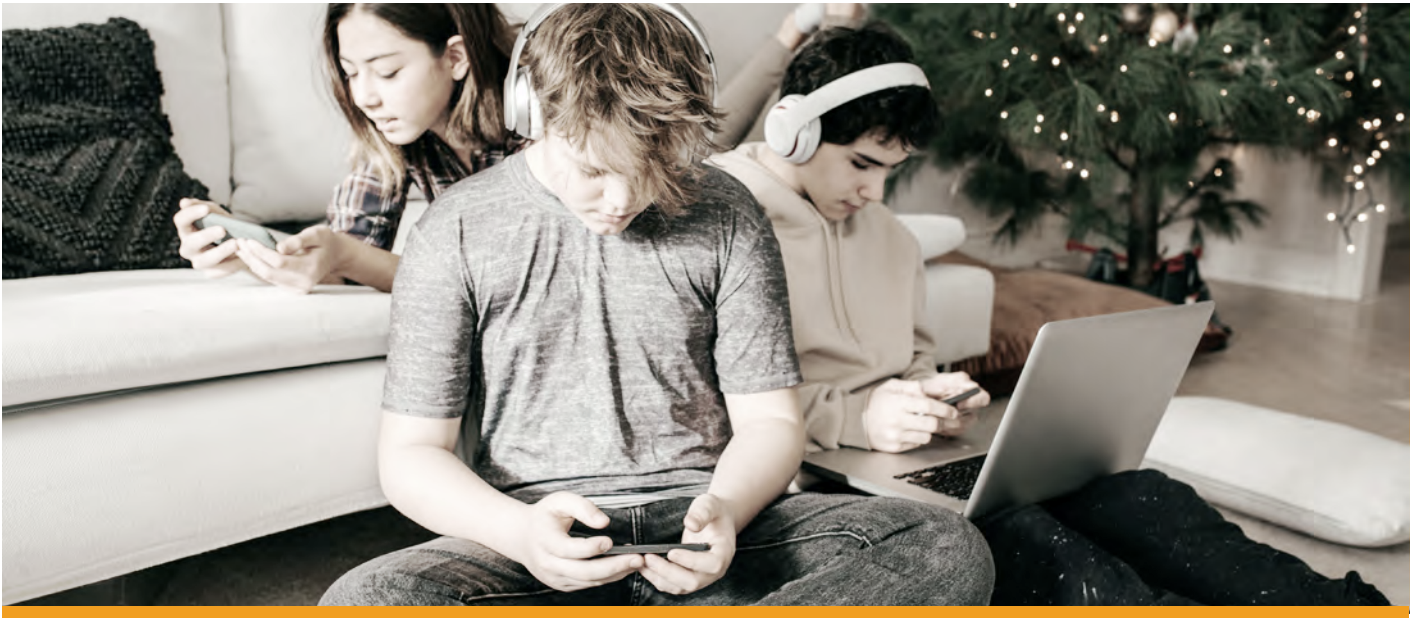
**home IT** means all of **your** computer hardware, **smart devices and appliances**, connected to the internet at **your** home address, or capable of communicating with **your smart devices and appliances** at **your** home address, all of which **you** own or operate for personal reasons.

**identifiable individual** means a person whose **personal information** is on **your home IT** for personal reasons and is lost, stolen or accidentally misplaced because of a **cyber event** to **your home IT**.

**identity theft** means the unauthorised access to and use of **your** identity or the identity of an **identifiable individual**. The **identity theft** must happen because of a **cyber event** to **your home IT**.

**identity theft response costs** means costs **we** incur by **our** appointment of an appropriate professional to assist **you** or an **identifiable individual** with reporting the **identity theft** and re-establishing identity and essential records.

**limit** including sublimit means the amount set out in the **schedule** and applies to any one claim. The **limit** or sublimit for any claim or series of claims for each cover is stated in the **schedule** and is the maximum **we** will pay for all loss, costs and benefits and for all claims combined under this **policy** for that cover.



**personal financial loss** means:

- a. **your** funds lost due to **cyber theft** that, despite **your** diligent efforts, remain unrecoverable; or
- b. unauthorised call charges in excess of normal and usual amounts that **you** must pay caused by **sim-jacking**; or
- c. unauthorised bandwidth charges and electricity costs in excess of normal and usual amounts that **you** must pay caused by **cryptojacking**.

**personal information** means information or an opinion about an **identifiable individual** which is likely to cause the **identifiable individual** loss or harm.

**policy** means **your** contract of insurance with **us** and includes the PDS (this document), the **schedule**, any **endorsement** and any other document **we** tell **you** forms part of the **policy**.

**policy period** means the period set out in the **schedule**.

**policyholder** means the individual named in the **schedule**.

**premium** means the amount **you** pay to **us**. The **premium** is set out in the **schedule**.

**repair to e-reputation costs** means the cost of the services of a professional firm recommended or appointed by **us** to remove or mitigate a **harmful publication** including the process to roll back harmful information in major search engines.

**schedule** means the document **we** provide to **you** which sets out the personalised details of **your policy** with **us**.

**sim-jacking** means **hacking** through unauthorised swapping of a sim card or unauthorised porting of a mobile phone number registered in **your** name that causes **you personal financial loss**.

**smart devices and appliances** means a product which has the capability to receive, interpret and act on information from other **smart devices and appliances** through a connection to the internet or other form of communication.

**utility provider** includes suppliers of gas, electricity, sewage, water, telecommunications, satellite, cable, internet access providers, internet backbone, DNS servers or other core infrastructure of the internet.

**wage replacement benefit** means the payment by **us** to **you** of the sum to replace **your** wages lost because of unpaid time that **you** are required to take off work to amend or rectify **your** personal records or protect **your** personal interests as a result of **cyberstalking, cyber theft, identity theft, or sim-jacking**, or as part of an **additional benefit** payable in connection with **cyber bullying** notified to **us** and covered under this **policy**.

**we/our/us/the insurers** means certain underwriters at Lloyd's (the underwriters), the insurer of this **policy**.

**you/your** means the **policyholder** named in the **schedule**. It includes **your** family members ordinarily residing with **you** at the home address stated in the **schedule**.

# Exclusions

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We will not pay any claim:

1. arising from or for physical damage to or the repair or replacement of tangible property or equipment or any part of **your home IT**, unless **we** repair or replace part of **your home IT** to avoid or to mitigate ongoing **cyber event response costs**.
2. arising from or as a consequence of death or bodily injury.
3. for any fact or circumstance known to **you** or discovered by **you** before the commencement of the **policy period**.
4. arising from or based upon any criminal or fraudulent acts committed by **you** or by any person acting with **your** knowledge or consent or on **your** behalf.
5. arising from, attributable to, or as a consequence of any electromagnetic field, electromagnetic radiation or electromagnetism.
6. arising from, attributable to, or as a consequence of ionising, radiation or contamination or any loss or damage caused by or related to radioactivity from any nuclear fuel, waste or other toxic, explosive or other hazardous properties of any nuclear assembly or component.
7. arising directly or indirectly from any physical act of war, invasion or warlike operation, civil war, riot, civil commotion, rebellion, revolution, insurrection or civil uprising, or any action taken in controlling, preventing or suppressing any such act or its consequences.
8. directly or indirectly caused by or arising out of any act of terrorism, which includes any act which may or may not involve the use of, or threat of, force or violence where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public, or any action taken in controlling, preventing or suppressing any such act or its consequences.
9. arising from any legal liability **you** have at common law or under statute to pay damages (including damages described as aggravated, punitive or exemplary damages), compensation, penalties or fines.
10. caused by defective equipment, ordinary wear or deterioration, faulty design or construction, software error, or by internet speed, bandwidth, or data allowance, or digital memory or processing power that is insufficient to meet the needs of **your home IT**.
11. caused by outage of a **utility provider**.
12. arising from any access through **your home IT** to the IT system of a business that **you** own or that **you** are employed by or for whom **you** perform work.
13. arising from or attributable to or in consequence of **you** engaging in:
  - a. the use of any online auction for a commercial or business purpose;
  - b. any lottery, gambling or a game of chance; or
  - c. other commercial activity, including the letting out or use of **your** property for commercial purposes.
14. if the provision of such cover, payment of such claim or provision of such benefit would expose **us** or any (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
15. which may contravene the *Health Insurance Act 1973* [Cth], the *Private Health Insurance Act 2007* [Cth] or the *National Health Act 1953* [Cth], subsequent amendments, replacement, re-enactment, successor or equivalent legislation.
16. which is covered by:
  - a. Medicare;
  - b. any workers compensation legislation;
  - c. any transport accident legislation;
  - d. any common law entitlement;
  - e. any government sponsored fund, plan or medical benefits scheme; or
  - f. or any other insurance policy required by to be effected by or under law.

# Claims Conditions

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If **you** do not comply with the following claims conditions, **we** may refuse to pay a claim in whole or in part.

**You** must comply with the following conditions if **you** discover a **cyber event** or **you** believe **you** have a claim under the **policy**:

1. If **you** discover a **cyber event** or **you** believe **you** have a claim under this policy, **you** must immediately ring the claim reporting line on 1300 799 562. **You** must immediately notify **us** so that **we** can investigate the claim to reduce any loss.
2. After contacting **us**, **you** must also notify **us** in writing at [personalclaims@emergenceinsurance.com.au](mailto:personalclaims@emergenceinsurance.com.au) and provide details and circumstances of the loss event.
3. **You** must report a **cyber theft** to the police and **your** financial institution within 24 hours of it first being discovered by **you** and a **sim-jacking** to the police and **your** telephone provider within 24 hours of it first being discovered by **you**.
4. **You** must do everything reasonably possible to preserve evidence that would enable **us** to properly assess and investigate the claim.
5. **You** must fully cooperate with **us**, with **our** technical management response team and with any providers **we** appoint.
6. **You** must do everything reasonably possible to assist in the reduction or mitigation of the loss and associated costs.
7. **You** must provide **us** with the information **we** need to assess the claim.
8. **We** must approve any **additional benefit, cyberstalking response costs, cyber event response costs, identity theft response costs or repair to e-reputation costs** before they are incurred. Consent will not be unreasonably withheld. **We** must also approve in writing the payment of any **cyber extortion costs** by **you**.
9. When **we** engage technicians or other service providers directly, **we** will pay them directly, however **you** remain liable to pay the **excess**. **You** may engage technicians or service providers directly from **our** approved panel of service providers and seek reimbursement from **us**. **You** must evidence the costs **you** incur and payments **you** make by receipts, invoices and adequate documentation including the scope of work performed. **We** will require these to substantiate and process **your** claim. Only costs that are covered under the **policy** and reasonable in amount can be reimbursed. **We** will make a fair and reasonable determination of those costs as part of adjusting **your** claim. If **you** incur costs or make payments that are not covered under this **policy**, **you** are responsible for paying those costs. Only costs that are covered under this **policy** can be applied towards the **excess**. **We** will reimburse **you** for the covered portion of costs incurred, less any applicable **excess**.
10. An **excess** applies to each claim. If **we** make a payment to **you** to settle a claim under this **policy**, **we** will deduct the **excess** and pay **you** the net amount. If payment to a third party is required to settle a claim under this **policy** and no payment is due to **you**, **you** are liable to pay the **excess** and **we** will inform **you** how to make payment.
11. **We** will pay **legal costs** to the qualified legal practitioner that **we** arrange for **you**. The cost will be agreed by **us** and the qualified legal practitioner.
12. If you notify **us** of **cyber bullying, cyberstalking** or a **cyber event** and costs, loss, expense or benefits covered under this **policy** are incurred then **we** will apply one **aggregate limit** as set out in the **schedule** to all claims and all costs, loss, expense and benefits provided under the **policy**. The **aggregate limit** is the most **we** will pay in total for all claims for all insureds and for all covers for the entire **policy period**.

13. If **you** seek **wage replacement benefit** under the **policy**, **you** must provide **us** with evidence proving that **you** are required to take time off work and that **you** will not be paid by **your** employer for the time taken off work. The amount of **wage replacement benefit** payable to **you** is stated in the **schedule**. The sublimit for all **wage replacement benefit** is the most **we** will pay for all claims for all **wage replacement benefits** combined and in total for the **policy period** and is set out in the **schedule**. **Wage replacement benefit** forms a part of other **limits** and is not payable in addition.
14. The total **additional benefit** payable for all services provided and including all costs incurred and all **wage replacement benefit** in connection with a covered **cyber bullying** is set out in the **schedule**. The **additional benefit limit** set out in the **schedule** is the most **we** will pay for all **additional benefits** during any one **policy period**. **We** will pay the **additional benefit** to service providers **we** agree to in writing. The cost and type of critical guidance session will be agreed by **us** and the service provider. In providing the **additional benefit** **we** are not providing a medical benefit or a medical service and **we** assume no responsibility for any outcome arising out of the provision of the **additional benefit**.
15. If **you** suffer a **personal financial loss**, and if the funds remain unrecoverable, **we** can elect to pay the claim within 30 days of the claim being notified to **us**.

If **we** do elect to pay the claim **you** must cooperate with and assist **us** in **our** attempts to recover **your personal financial loss**.

If the funds are recovered and paid into **your** own account **you** must immediately advise **us** and repay to **us** the funds recovered.

# General Conditions

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If **you** do not comply with the following General Conditions, **we** may refuse to pay a claim in whole or in part or in some circumstances, in accordance with the law, cancel the **policy**.

1. **You** must pay the **premium**. If **you** fail to pay the **premium** **we** may take steps to cancel the **policy** for non-payment of the **premium**.
2. **You** must take reasonable steps to prevent and mitigate loss covered under this **policy**. These include, but are not limited to:
  - a. changing the password on any **home IT** from a default or original password;
  - b. providing and maintaining a virus-protection software package which is licensed to **you** or paid for by **you**.
3. **You** must not disclose, either personally or through any person or entity acting on **your** behalf or at **your** direction, to any third party the existence and terms of this **policy** but **you** may disclose the existence of this **policy** to the extent that **you** are required to do so by the law or where **we** consent to the disclosure in writing.
4. This **policy** and any rights under it cannot be assigned without **our** written consent.
5. If **we** make payment under this **policy** then **we** are entitled to assume **your** rights against any third party to the extent of **our** payment. **You** must assist **us** and provide necessary information to **us** to enable **us** to bring the subrogation or recovery claim. The proceeds of any subrogation or recovery action will be applied between **you** and **us** in accordance with the provisions of the *Insurance Contracts Act 1984* [Cth].
6. In the event of a claim, **you** must advise **us** as to any other insurance that covers the same risks which are insured by this **policy**, or that **you** are entitled to claim under or have access to. Subject to the *Insurance Contracts Act 1984* [Cth], **we** reserve the right to seek contribution from the other insurer(s).
7. **You** may cancel the **policy** in accordance with **your** 'cooling off rights' within the first 14 days from commencement or renewal of the **policy**.

After this 14-day period **you** may cancel the **policy** at any time by providing **us** with notice stating when thereafter cancellation is to take effect. As long as no claim has been made and there has been no **cyber event**, **we** will refund the **premium** to **you** calculated on a pro rata basis less any non-refundable government taxes, charges or levies.

**We** can only cancel the **policy** in accordance with the provisions of the *Insurance Contracts Act 1984* [Cth].
8. All **premiums**, **limits** and other amounts under this **policy** are expressed and payable in Australian dollars.
9. The **aggregate limit** shown in the **schedule** is the maximum amount **we** will pay under the **policy** irrespective of the number of **cyber events** or claims during the **policy period**.
10. **Our** decision to insure **you** and the **premium** **we** charge **you** is based on information provided by **you** and the risks to be insured under the **policy**. **Your** insurance, including the amount of **premium**, may be affected if any of the facts or circumstances that existed at the start of the **policy** change during the **policy period**. For example:

**You** must notify **us** of the above or any other changes that may increase the risk insured under the **policy**.

If **we** agree to insure **you** after **you** have told **us** of the changes, **we** will confirm this in writing. In some cases, **we** may only agree to insure **you** under the **policy** if **you** agree to pay **us** additional **premium**.

11. **The insurers** providing this insurance agree that:
- a. if a dispute arises under this insurance, this **policy** will be subject to Australian law and practice and **the insurers** will submit to the jurisdiction of any competent Court in the Commonwealth of Australia;
  - b. any summons notice or process to be served upon **the insurers** may be served upon:

Lloyd's Underwriters' General Representative  
in Australia  
Level 9, 1 O'Connell Street  
Sydney NSW 2000

who has authority to accept service and to appear on **the insurers'** behalf;

- c. if a suit is instituted against any of **the insurers**, all **the insurers** participating in this **policy** will abide by the final decision of such Court or any competent Appellate Court.

In the event of a claim arising under this **policy** IMMEDIATE NOTICE should be given to Emergence Insurance Pty Ltd.

12. The subscribing **insurers'** obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing **insurers** are not responsible for the subscription of any co-subscribing **insurer** who for any reason does not satisfy all or part of its obligations.

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