



Esurance – Cyber Risks Insurance

Esurance™ is an award-winning policy that protects businesses from the losses and liabilities which may arise from using the internet or email. The modular framework of Esurance™ offers clients up to nine different areas of cover. The Esurance™ policy is designed to sit alongside, and act in conjunction with, the insured's traditional insurance policies.

Section One covers - Third Party Liability

Insuring Clause 1 Esurance

This section of the policy will respond to a hacking attack or virus attack that emanates from or passes through your computer system. This section will also cover loss or theft of data for which you are responsible for.

Insuring Clause 2 Professional Indemnity

This section covers acts, errors or omissions for any advice given whilst performing the Business Activities described in the Policy Schedule and noted in your proposal form. Cover also includes breach of the Trade Practices Act, breach of duty, breach of care or breach of skill.

Insuring Clause 3 Claims made by employees

This section covers claims made by your employees arising out of the use of the computer system for mental anguish, harassment or discrimination. Also covers breach of privacy or confidentiality.

Section Two covers – First Party Losses

Insuring Clause 4 Damage to Your Systems

Cover is provided for rectification costs in retrieving, restoring or replacing your computer records.

Insuring Clause 5 Interruption of Your Business

Covers loss of revenue (including advertising revenue) from your inability to use or access your computer by reason of a hacking attack or virus.

Insuring Clause 6 Use of Your Computer System to achieve theft of your money

Covers you for loss of your funds or your property by reason of fraudulent input or modification of electronic data in your computer system.



Insuring Clause 7 Threats or Extortion

Covers you for loss due to receiving threats to introduce any hacking attack or virus into your computer system. Also covers threats to use information gained from your computer system.

Insuring Clause 8 Website Intellectual Property Rights (Attack) legal costs

Cover the legal expenses incurred in pursuit of third parties who have infringed your intellectual rights.

This cover is not always provided therefore please check the policy schedule.

Insuring Clause 9 Brand Protection

Covers costs of employing a Public Relations consultant to avert or mitigate damage from a newsworthy event which is covered by one of the other insuring clauses.

This brochure is intended to be a guide only. Please read the Policy wording and Policy Schedule for coverage provided.

Contact us

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