

# Crisis Solutions

In the face of evolving global security threats, we provide world class support for businesses and individuals through insurance and risk consultancy expertise. Here is a summary of the types of crisis we respond to and the coverage and support we provide through our consultant partners.

Cover can be used multiple times for different crises and typically includes: ransom costs, legal liabilities, crisis consultancy costs, death and disability payments and additional expenses.

## Core insurance covers



### Extortion

Covers illegal threats to kill, injure, abduct clients' people, to damage property or disseminate trade secrets or confidential information.



### Detention

Covers any detention (eg by government authorities) lasting over 3 hours and unrelated to a proven criminal offence or to failure to produce correct documentation.



### Kidnap

Covers any alleged, attempted or actual kidnap via the industry leading support AIG's global response partner NYA.



### Express Kidnap

Covers shorter term abductions typically of a few hours with the intention of rapid financial gain (such as repeatedly forced withdrawals from an ATM).



### Hijack

Covers hijacks, when people are held against their will while travelling. Example scenarios include plane hijackings, protracted carjackings and water vessel seizures.



### Disappearance

Covers investigation costs following the disappearance of an insured person who has been missing for more than 48 hours, whatever the reason.



### Security Evacuation

Covers the extraction of internationally based personnel from any location worldwide should the security environment significantly deteriorate. Cover can be extended to salaries and relocation costs.



### Threat

Crisis consultancy for initial threat assessment and additional security recommendations so clients can respond immediately to any concern and resolve before matters get out of control.

## Cover extensions



### Assault

Includes crisis consultancy and communications costs, liabilities and business Interruption after an incident with a lethal weapon.



### Product Loss

Includes a wide range of recall costs and loss of profits to give manufactures and retailers end-to-end protection against product extortion.



### Business Interruption

Includes loss of profits, payroll expenses, rent and other operating expenses if premises are closed because of kidnap, extortion, detention or hijack.



### Stalking

Crisis Consultancy advice and additional expenses as a result of persistent threats to the personal safety of an individual or their family.



### Hostage Crisis

Includes crisis response and communications, liabilities and business interruption with 1 hour waiting period for a rapid response to a hostage situation.



### Tiger Kidnap

Includes unlimited consultancy support, ransom and legal liability coverage for holding hostages to force others to commit a crime to secure release.

## Crisis Solutions Differentiators



### Deep experience

With over 40 years crisis management and Kidnap and Ransom experience worldwide, we have one of the leading underwriting and claims teams in this market and have built up the largest commercial client portfolio of any insurer.



### In-house consultancy

Our in house security consultants work closely with our underwriters and the client stakeholders as a point of contact for security concerns, advice or guidance, and can deliver security mitigation training either directly or through our vendor network.



### Local expertise

Our Crisis Solutions staff are embedded in multiple AIG offices throughout the world. This means we are, able to support our clients with local market knowledge and expertise wherever they are located and wherever their people might go.



### Crisis management tools

Our tools and prevention services including our free Travel Assistance app and our online country and security risk portal GlobalWatch, help reduce clients' loss likelihood by adding layers of defence to domestic and overseas programmes.



### Global response

Our global response partner has the largest response team in the industry located across 16 strategic centres worldwide. This means we can deliver immediate expert response, regardless of industry sector, operational environment or crisis complexity wherever our clients need us.



### Product opportunity

Our innovative product suite covers an exceptionally wide range of security threats that may impact a client's people, operation, brand or reputation. This offers tremendous opportunities for brokers to address a rapidly emerging concern and duty of care for clients of all sizes and sectors.

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