



Crisis Complete

Calibrated Crisis Protection for Businesses





Complete Crisis Protection

An organisation can be hit by a crisis at any time. It is essential to make sure that your people, property, product and reputation will be protected in the event of a crisis – whatever form it takes.

We want you to have the confidence to grow your business, safe in the knowledge that we'll be there to support you if you ever experience a crisis.

As a leading global insurer, we work with clients around the world to help them understand the risks they face and provide a range of leading security mitigation and response services.

We have designed our Crisis Complete solution to respond to a broad range of crises. It is coordinated by our specialist security consultants who work closely with you to ensure you have the insurance cover and security support you need.

From the day that your Crisis Complete insurance begins, you have access to both our in-house security consultants and leading external vendors, including Crisis24, a market leading crisis consultancy and Gardaworld, the largest privately owned private security company in the world.



Who is Crisis Complete for?

Crisis Complete provides additional security support for any organisation, large or small.

Smaller businesses' natural focus often falls upon growing the brand, their competitive angle and their product currency. This leaves little room for security provisions, with many businesses only having a limited security capability, if any. Crisis Complete alleviates any pressure on this function, and, as part of their insurance placement, small business owners have access to preparation, planning and advice that can support their business growth safely and securely.

Medium sized and larger businesses often face broader compliance and audit regulations which pull resource away from existing internal security capabilities. It may also be headcount and financially intensive to grow a security structure which reflects a dynamic threat environment. Yet strategic assessments, threat monitoring and post incident recovery actions are also essential asset protection measures. Crisis Complete comprehensively addresses this imbalance by providing the business with depth in security resource and capability where required.



What's a crisis?

We define a wide range of events as crises. Including natural disaster, political uprisings, terrorist incidents and many more.

A crisis is a decisive or unstable time for your business that has the potential to cause:



Serious Injury or Death

Serious bodily harm to any 'insured person' on your policy.



Material Disruption

Significant disruption to your operations, because of the event itself or the publicity around it.



Loss of Revenue

A fall of more than 20% in your consolidated revenues, or a fall of more than 15% in your share price.



Reputational Impacts

A serious adverse impact on your reputation.



What's covered?

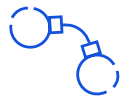
Crisis Complete allows you to create a cost-effective extension to your existing security arrangements.

Cover includes protection for issues relating to:



Capture, Detainment or Disappearance

Abduction, Detention, Disappearance, Hijacking or Kidnapping



Criminal risks

Assault, Blackmail, Bribe Demand, Bribe Offer, Commercial Retaliation, Criminal Facilitation, Employee Dishonesty, Extortion, Product Tampering, Stalking Event, Suspicious Death, Unauthorised Premises Access or Workplace Violence



Compliance, Fraud and Reputation risks

Agent Duty Breach, Competitor Malfeasance, Contract and Procurement Fraud, Counterfeiting, Defamatory Allegation, Embezzlement, Financial Statement Fraud, Internal Bribery, Malicious Prosecution or Money Laundering



Information Risks

Cyber Attack, Industrial Espionage, Proprietary Information Theft, Social Engineering or Unauthorised Disclosure



Political risks

Blockade, Confiscation, Deprivation, Expropriation, Forced Abandonment, Illegal Seizure, Nationalisation, Occupation or Political Repatriation



Terrorism and Political Violence

Act of Terrorism, Civil Commotion, Civil War, Coup D'état, Insurrection, Malicious Damage, Radicalisation, Revolution, Riot, Sabotage or War



Catastrophic risks

Environmental Disaster, Man-made Disaster or Damaging Natural Disaster

Activating Crisis Complete



Activation

Policyholders can utilise this service on suspicion, likelihood or where evidence of an actual event occurs.



Accessing support

Crisis Complete is triggered by a call to our dedicated 24/7 hotline whenever one of the covered events has happened – or is likely to happen within 30 days.



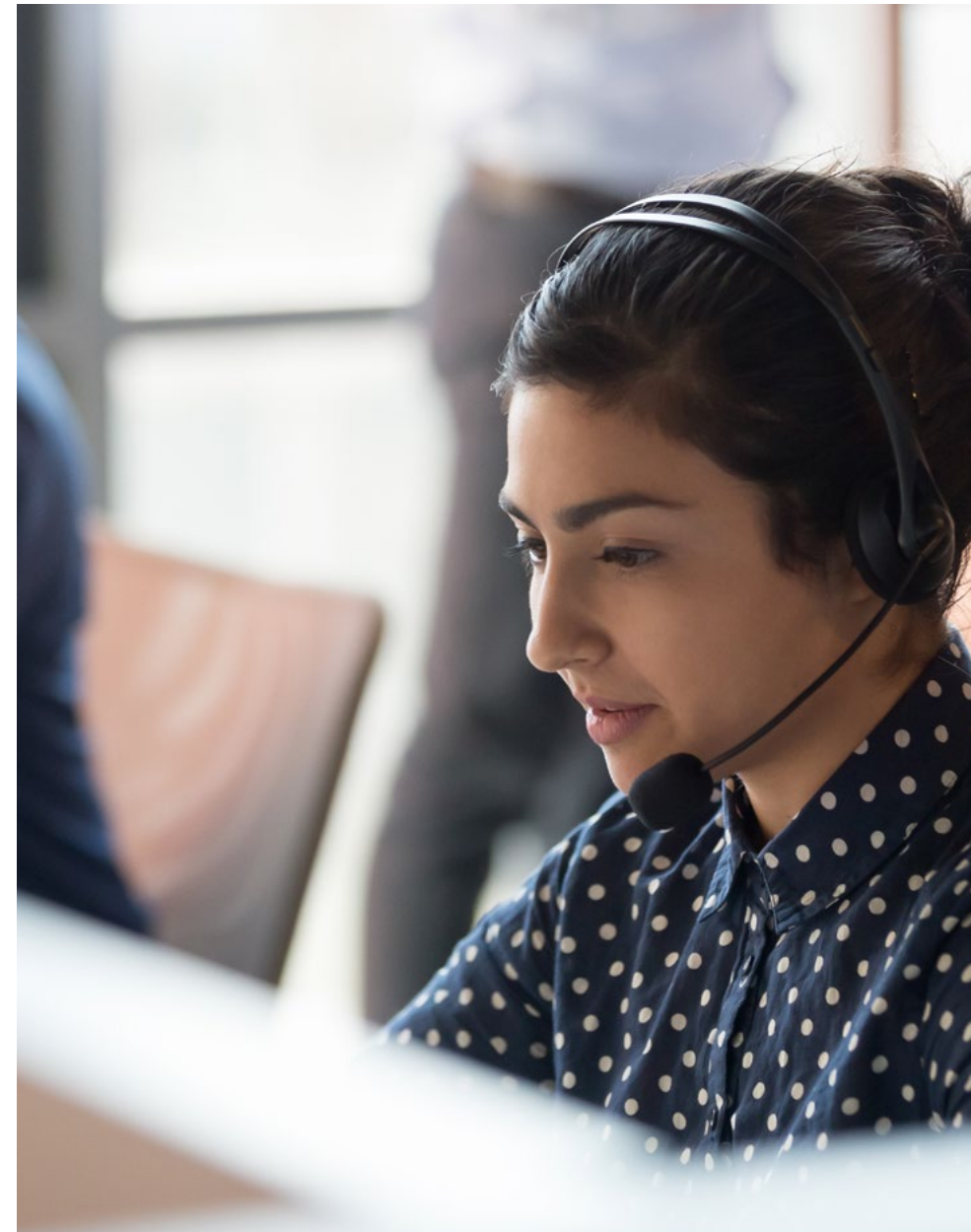
Rapid response

The call initiates a 48 hour preliminary triage investigation. If the problem is not resolved our consultants, Crisis24 will discuss further actions with the client.



Global deployment

If further action is needed, our consultants are standing by to deploy globally to resolve the crisis as quickly as possible, with minimal business continuity impact.



Support throughout the process

In Crisis Complete we believe in providing a comprehensive level of support throughout the placement, binding process and for the duration of your insurance coverage. Crisis Complete works to protect your physical assets and more importantly your people in difficult situations when you need help most.

We recognise that this type of insurance is sensitive, discreet yet potentially critical, as such we have designed an engagement process and client journey to complement your business. Our insurance is not only about risk transfer; from the outset we look to establish a personal process between clients, underwriters, brokers and our AIG security consultants to deliver bespoke solutions that work for you and your business.



Support throughout the process (continued)



Case Study

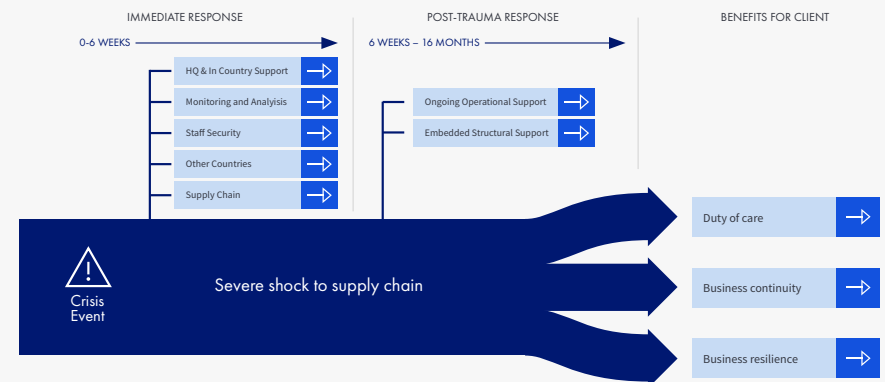
A political uprising severely disrupted a global manufacturing company's supply chain across several cities. The anticipated delay in the supply chain was identified as an unacceptable strategic failure.



Crisis 24 provided comprehensive and immediate expert support throughout the crisis: During the initial 6 weeks several director-level consultants with extensive experience in crisis management and managing in-country crisis communications were engaged at the client's headquarters and at various field operations.

After the blockades impacting the supply chain were removed by the government, an ongoing security threat remained with widespread protests, increased crime, land occupations and pro-government paramilitary groups. Crisis24's support was calibrated to reflect this long-tail period of crisis recovery and an in-country incident management team continued to support the client for a further 16 months.

The graphic illustrates the extent of Crisis24's support for the client at different stages of the crisis, and the ultimate benefits to the client from a due diligence, operational and resilience perspectives.



0-6 WEEKS →



IMMEDIATE RESPONSE

6 WEEKS – 16 MONTHS →



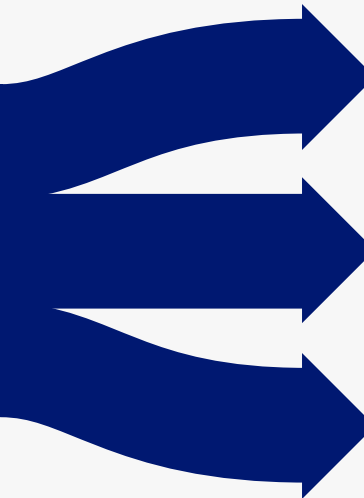
POST-TRAUMA RESPONSE

BENEFITS FOR CLIENT



Crisis Event

Severe shock to supply chain



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