

Crisis Solution

In the face of evolving global security threats, we provide support for businesses and individuals through insurance and risk consultancy expertise – to keep your business in business and your people safe and secure.

There are two clear reasons to buy a Crisis Solution policy:

Crisis Solution Insurance

We cover a broad range of threats that may impact your people, business, brand or reputation. Some crises are covered automatically as part of your core coverage, others are optional as endorsements or as stand-alone policies. This guide outlines the types of crisis we respond to and the coverage provided.

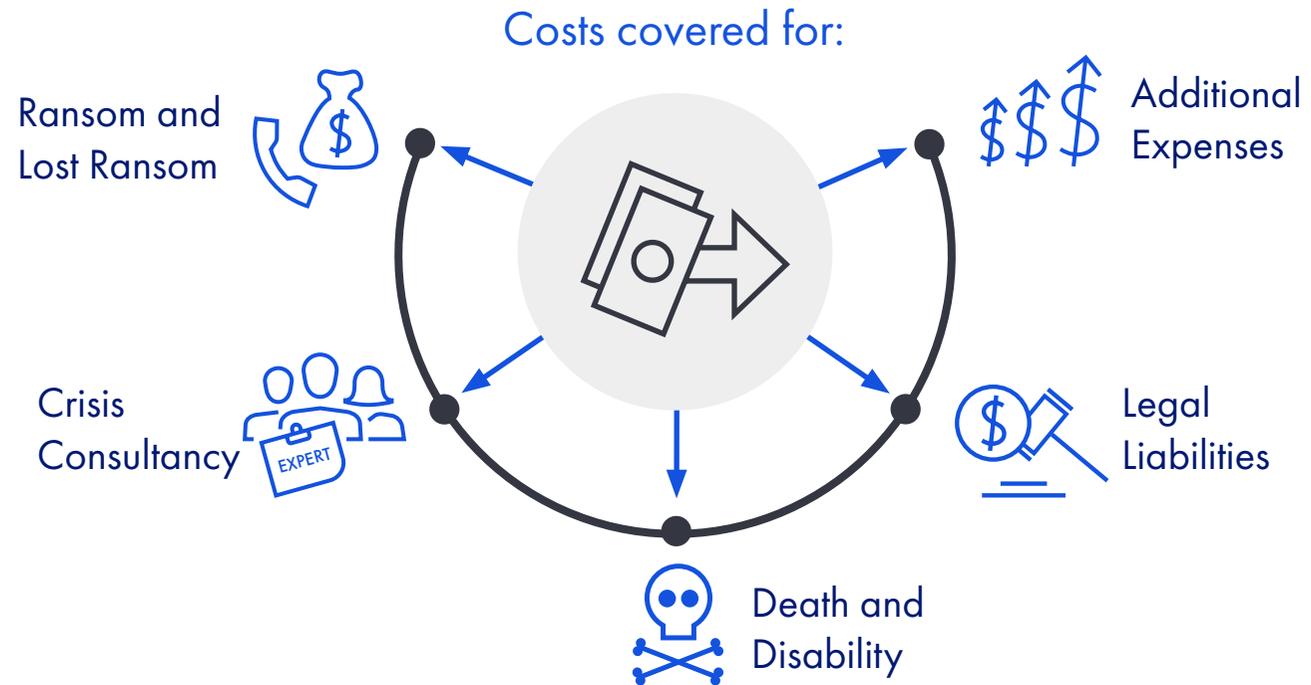
Risk Consultancy

We provide our customers with world class crisis consultants, guaranteeing immediate expert support wherever you are and whatever the circumstances. This guide summarises the support you can expect from AIG and our carefully selected consultant partners.

This booklet outlines some of the coverage options available under Crisis Solution. Please refer to your insurance broker, AIG underwriter or the policy wording and schedule for further details of cover and terms and conditions.

How it Works

We provide Crisis Solution insurance on a per event basis. This allows our clients to use the insurance multiple times through different crisis events. We aim to provide broad coverage, extending cover to all your salaried employees and temporary employees, including consultants and contractors if required. The following costs will be paid as a result of an insured event: ransom and loss of ransom, additional expenses, legal liabilities, crisis consultancy, death and disability.



Core Insurance Covers

These are the principle perils at the centre of your Crisis Solution policy.



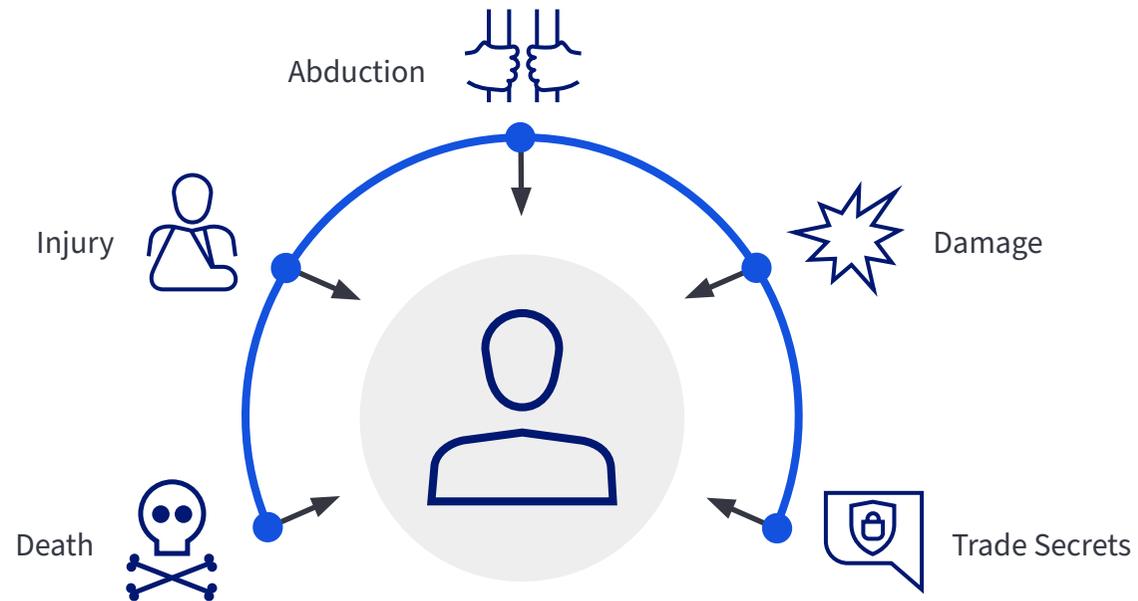
Core Insurance
Covers

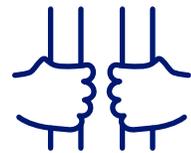


Extortion

In an extortion scenario the perpetrators demand ransom payment as a condition of not carrying out the threat.

Our extortion coverage responds to illegal threats to kill, injure, abduct your people, to damage property or disseminate trade secrets or confidential information.





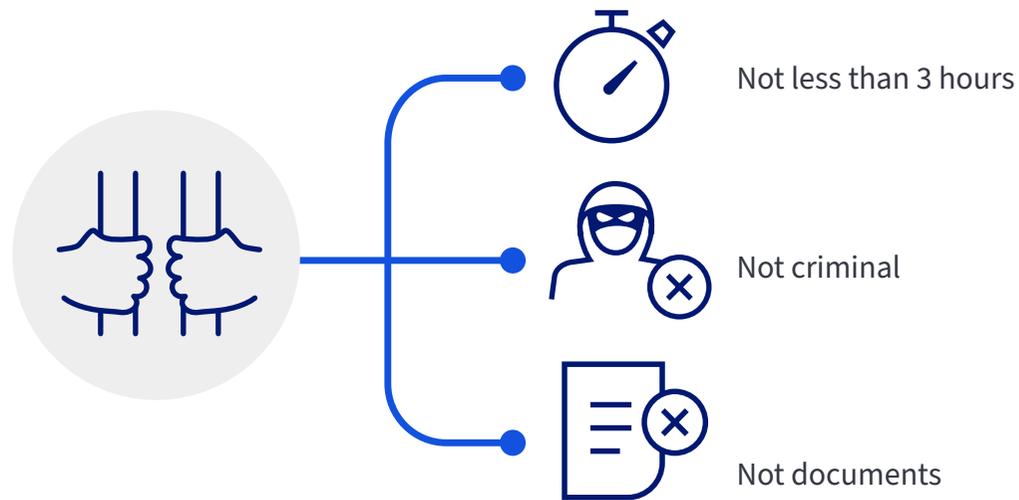
Detention



Core Insurance
Covers

The act of holding people against their will can be effected by anyone, including government authorities.

Detentions can arise from cultural misunderstandings, political or religious affiliations, a deteriorating security situation or just being in the wrong place at the wrong time. Global travellers, foreign workers, and expatriates can be particularly vulnerable. Any detention lasting over 3 hours that's unrelated to a proven criminal offence or a failure to produce correct documentation is covered.

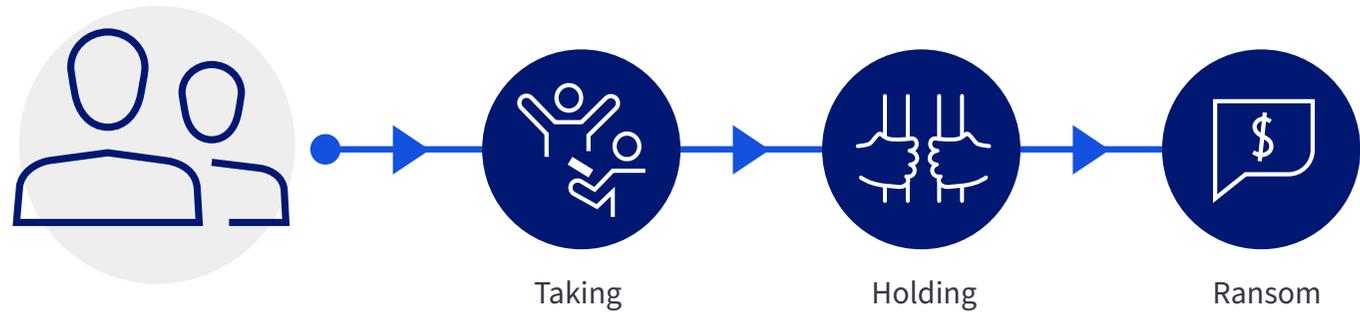




Kidnap

The many different forms of kidnap for ransom remain an important source of income for criminals throughout the world.

Sitting at the heart of your Crisis Solution policy, any alleged, attempted or actual kidnap is responded to by the industry leading support of Crisis24.



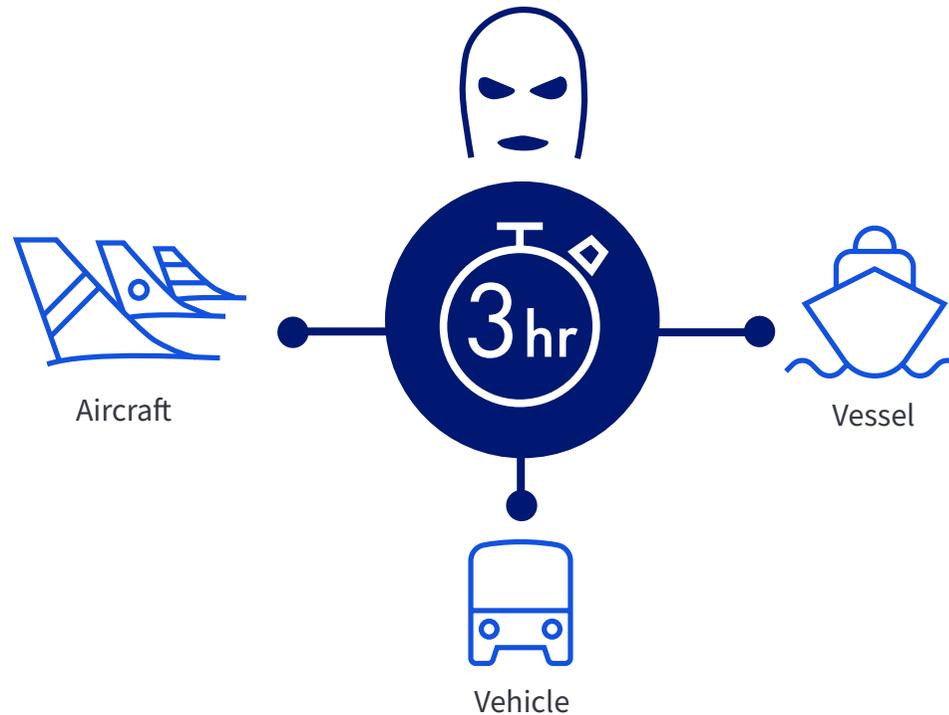
Core Insurance
Covers



Hijack

A hijack, like a detention, is triggered when people are held against their will or 'under duress' while travelling.

Example scenarios include plane hijackings, protracted carjackings and water vessel seizures. We cover any such hijack event that lasts longer than three hours.



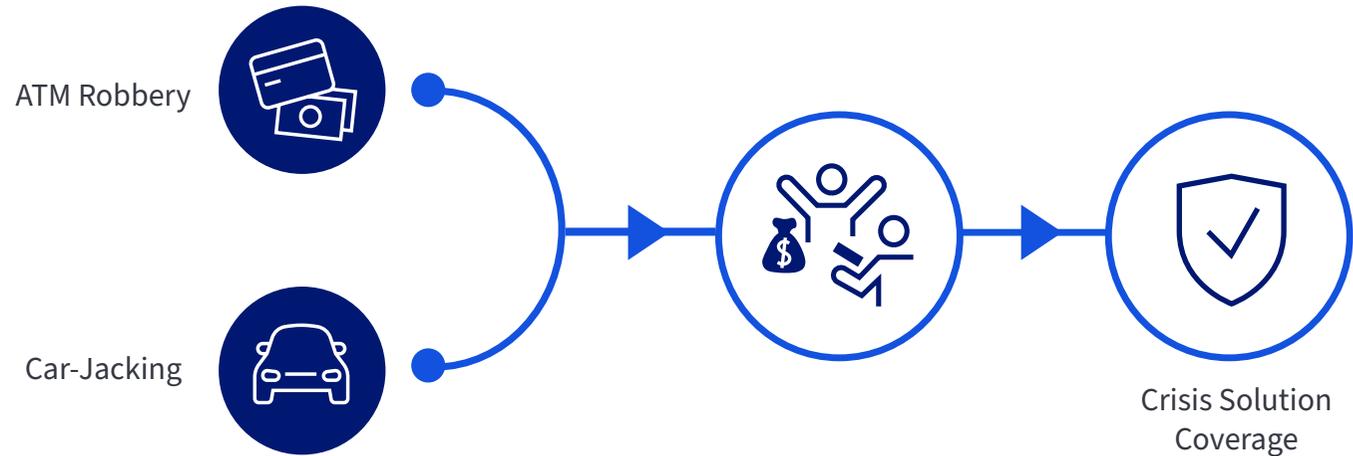
Core Insurance
Covers



Express Kidnap

An emerging crime trend is shorter term abductions with the intention of rapid financial gain (such as repeatedly forced withdrawals from an ATM).

These fast-paced abductions, often concluding in a matter of hours when maximum withdrawal limits have been reached, have been termed 'Express Kidnapping'. Our Crisis Solution coverage extends the definition of kidnap to allow for this type of short term, face-to-face encounter.

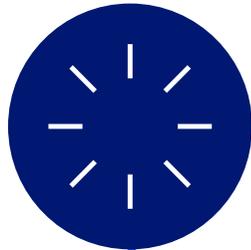


Core Insurance
Covers

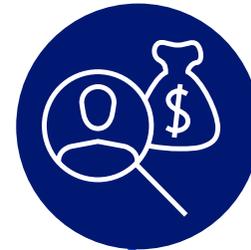
Disappearance

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

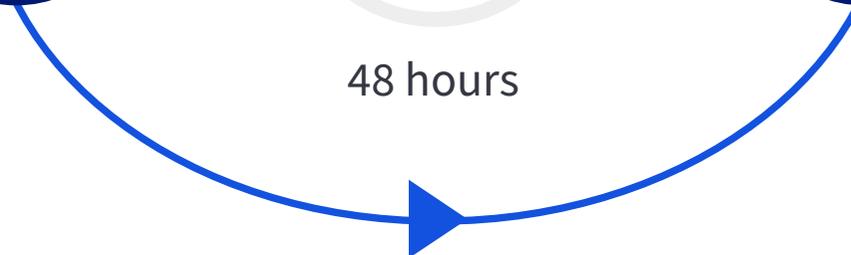
Disappearance



Investigation Costs



48 hours



Core Insurance
Covers



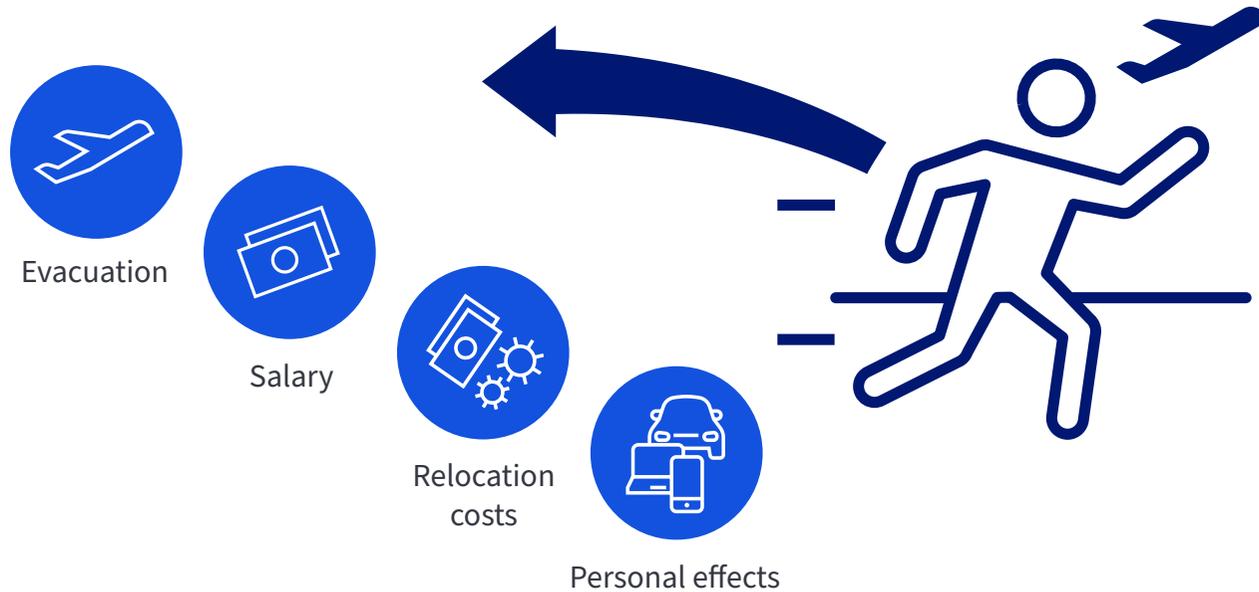
Political Repatriation



Core Insurance
Covers

This extension covers the emergency extraction of expatriates or internationally based personnel from any location around the world, should the security environment significantly deteriorate.

AIG Travel manages hundreds of emergency evacuations every year and coverage can extend beyond the cost of extraction, to salaries, personal effects and the cost of relocation too.



Coverage for NatCat & Medical is also available.



Political Repatriation



Core Insurance
Covers

CASE STUDY:

AIG Travel response to events in Afghanistan

In 2021 following the change in government in Afghanistan and subsequent emergency evacuation of foreign nationals, AIG Travel and selected vendor partners;

- Identified and notified all clients in Afghanistan
- Established individual needs, (transport, security, intelligence support)
- Liaised with in country sources to maintain picture of volatile situation
- Deployed security specialists to track client movements with regular situational reports
- Worked with teams on the ground to provide safety and support for clients facing danger and uncertainty (e.g. flight cancellations, roadblocks, outbreaks of violence)
- Developed contingency plans - transport, security escorts, alternative routes and locations, safehouses
- Engaged some of the best movement vendors moving hundreds of people each week
- Deployed staff on the ground in Afghanistan supporting evacuation and media teams moving into Afghanistan



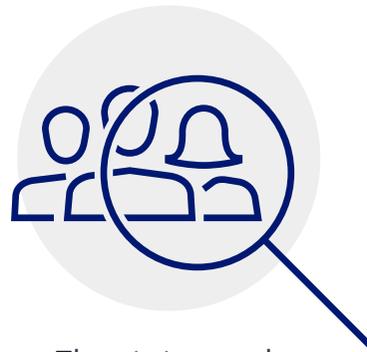
Threat

Threats to people and property can come in many forms and not always for financial reasons.

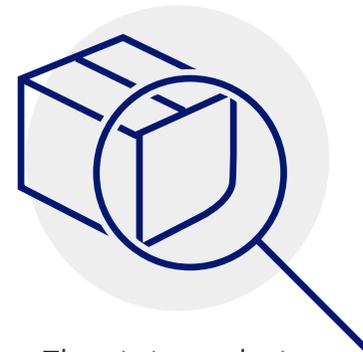
This coverage gives a client access to our crisis consultants to conduct an initial threat assessment and if necessary recommend additional physical security support for a period following assessment allowing our customers to immediately respond to any concern and resolve the threat before matters get out of control.



Threats to property



Threats to people



Threats to products



Core Insurance
Covers

Cover Extensions

Alongside the core coverage, our customers can tailor their Crisis Solution policy around their own individual risk profiles by selecting any of the following extensions (some of them are also available as stand-alone products where indicated). This allows our clients to broaden the range of threats they can protect their people and property against – and place more expectation upon AIG to provide financial and physical protection.



Cover Extensions



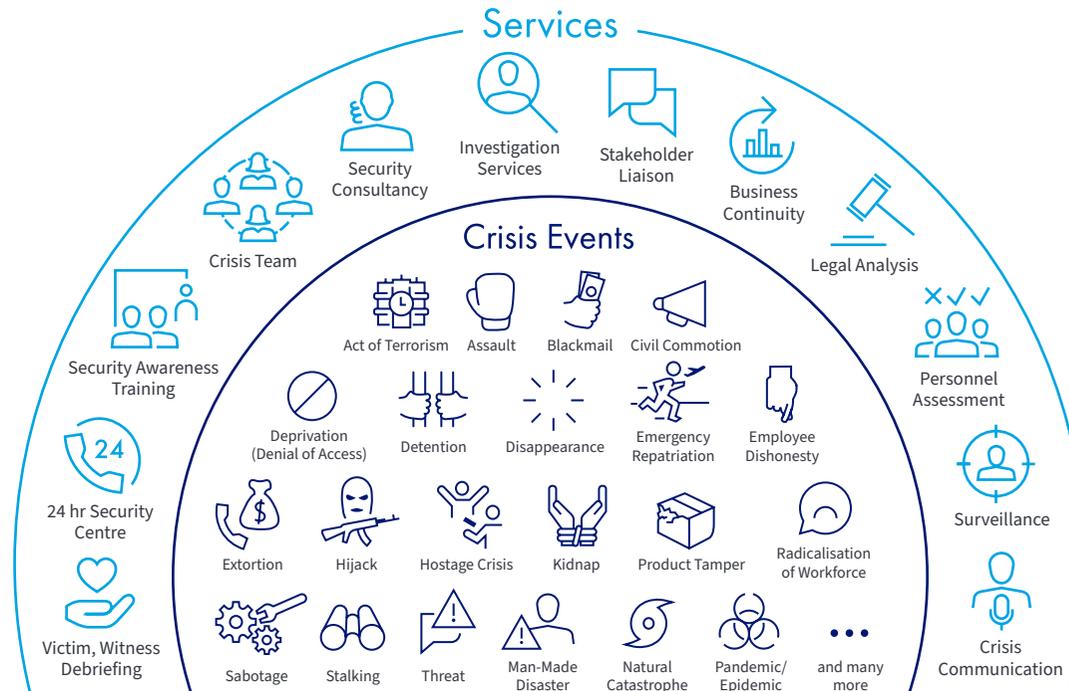
Crisis: Complete*



Cover Extensions

Employees need to be protected against a growing number of threats, but running a full time security department or contracting a crisis management team is expensive.

The Crisis: Complete service covers a wide range of crisis events, and provides bespoke access to AIG’s in-house consultants and vast partnership network, allowing our clients to pro-actively outsource or enhance its security management at a fraction of the cost.



*also available as a stand-alone product in some countries



Crisis: Complete*



Cover Extensions

Crisis: Complete Services

We provide an array of response services after an insured crisis including but not limited to:

Crisis Management

- 24-hour access to a global security operations center
- On-site consultancy deployment to provide in-person crisis response advice
- Assistance in establishing a crisis management team
- Support in implementing existing crisis management plans
- Guidance and, where necessary, liaison with all stakeholders

Crisis Communications

- Assistance with the management of crisis communications
- Assistance with management of the media during
- Spokesperson training ahead of any media engagement
- Online and social media monitoring services

Security Services

- Security risk assessment on affected assets (people, property, information, reputation)
- Provision of security risk information and situation monitoring
- Deployment of security advisors to coordinate ground services
- Provision of security guarding personnel for the protection of assets
- Intelligence and investigation services including Surveillance and counter surveillance where permissible

Post Event Services

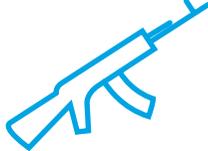
- Victim and/or witness debriefing
- Rehabilitation support including TRiM (trauma risk management) assessment
- Psychological support and counselling

Legal Services

- Identification of legal implications and liabilities, including recommendations

EXTRA EXPENSES

- Additional expenses as defined



Assault*



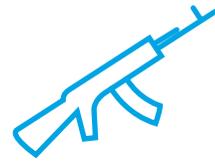
Cover Extensions

This extension delivers insurance support following an incident involving a lethal weapon.

Coverage extends to Crisis Response, Crisis Communications, Public Relations, Legal Liability, Business Interruption costs, physical and psychological injury and clean-up costs. Importantly too, this is supported with a consultancy program designed to help employers and employees plan for, and respond to, these critical incidents.



*also available as a stand-alone product in some countries



Assault*



Cover Extensions

INSIGHT:

Crisis management

In 2021 there were 693 mass shootings in the US. (Gun Violence Archive, involving the death or injury of 4 or more people in close proximity.) The response and management following such an event is highly complicated and involves multiple parties.

We provide a full range of crisis management services, depending on the crisis situation:

- strategic counsel for an overall approach
- messaging, media strategy and management
- media training, media/social media monitoring
- direct communications to affected audiences
- employee and customer communications.

We can also recommend other strategic players from a selected list of resources of those we have worked with successfully including forensic firms, specialized law firms and trauma counselors.



Business Interruption



Cover Extensions

The effects of a crisis can extend well beyond the immediate physical impact on people.

The Business Interruption extension covers the financial costs following the closure of premises as a result of a kidnap, extortion, detention or hijack. These costs include loss of profits, payroll expenses, taxes, interest, rent and other related operating expenses.





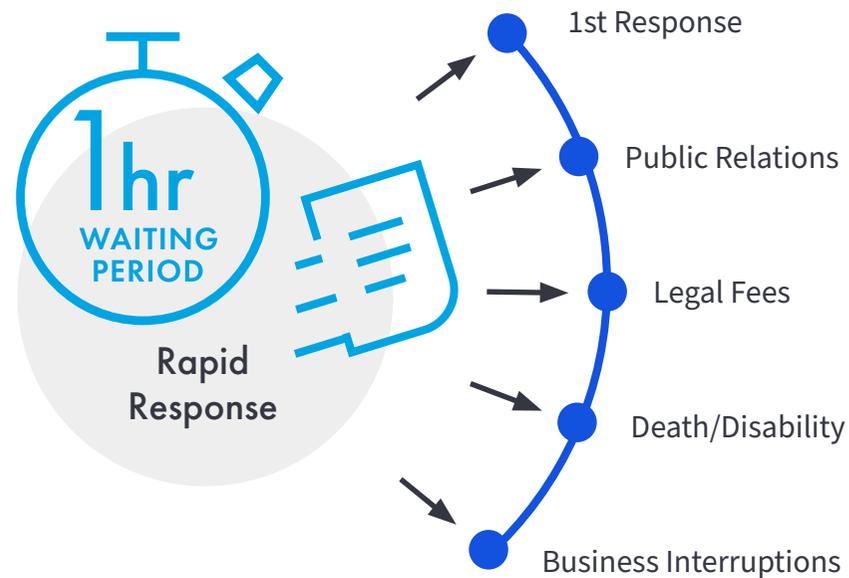
Hostage Crisis



Cover Extensions

Hostage cover is designed to deliver a rapid expert response to any hostage situation in any environment by reducing the detention waiting period from four hours to one hour.

A hostage event can occur in any location from a private residence to a public venue such as a restaurant, hotel or school. These incidents can be extremely complex and last for hours, days or even weeks. Coverage is provided for Crisis Response, public relations, legal fees, death and disability, legal liability and business interruption.





Hostage Crisis



Cover Extensions

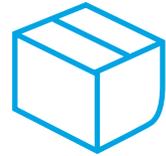
INSIGHT:

Hostage Crisis

In 2014 a lone gunman held 18 employees and customers hostage in a Sydney cafe and made several demands from within the café. The siege lasted 16-hours and ended in a gunfight killing two hostages and the perpetrator.

This scenario would be covered by the Hostage Crisis endorsement as it exceeded one hour, the demands were made (and anticipated to be settled) within the policyholder's premises:

- Instant remote Crisis advice with the company's HQ, and immediate on-site deployment of security consultants
- The costs of any legal actions brought against the company by the family of the victims, eg for failing in their duty of care
- Death and disability for the victims of the siege (whether or not employed by the company)
- Any costs incurred as a direct result of the incident's impact on the company and victims, eg reputational recovery (PR) costs and psychiatric medical fees.



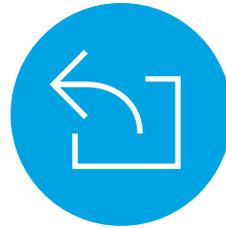
Product Loss



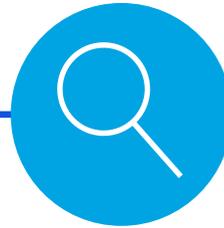
Cover Extensions

This extension, designed especially for manufacturers, retailers and wholesalers, provides end-to-end protection following product extortion (such as threats to contaminate a product).

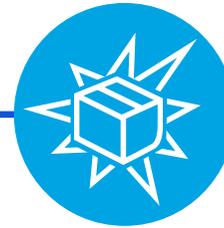
Cover includes product recall costs, costs of analysing impacted products, destruction of contaminated products and loss of profits.



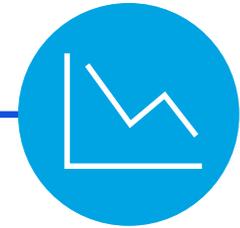
Recall



Analysts



Destruction



Loss of Profit



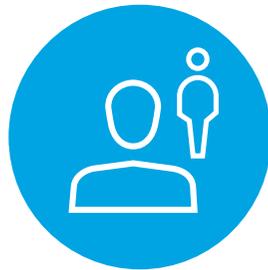
Stalking



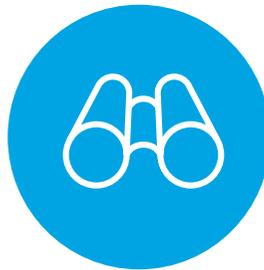
Cover Extensions

Not confined to just the wealthy or famous, stalking impacts a much wider community.

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



Cyber stalking



Watching



Nuisance calls



Waiting



Tiger Kidnap



Cover Extensions

Tiger Kidnapping is the abduction and holding hostage of a person or group with the intention of forcing another person to commit a crime on their behalf in order to secure safe release.

Employees of businesses where large amounts of cash are held on premises are particularly vulnerable. AIG's Tiger Kidnapping cover offers unlimited consultancy support for this complex event and provides coverage for Ransom, Legal Liability, Additional Expenses and Death Benefit.



Other Stand-Alone Products

The rapidly changing geopolitical landscape means that organisations face an increasing array of security threats. In this changing environment we continue to enhance and expand our range of products and services to provide clients with financial indemnity and loss mitigating consultancy services.



Other Stand-Alone
Products

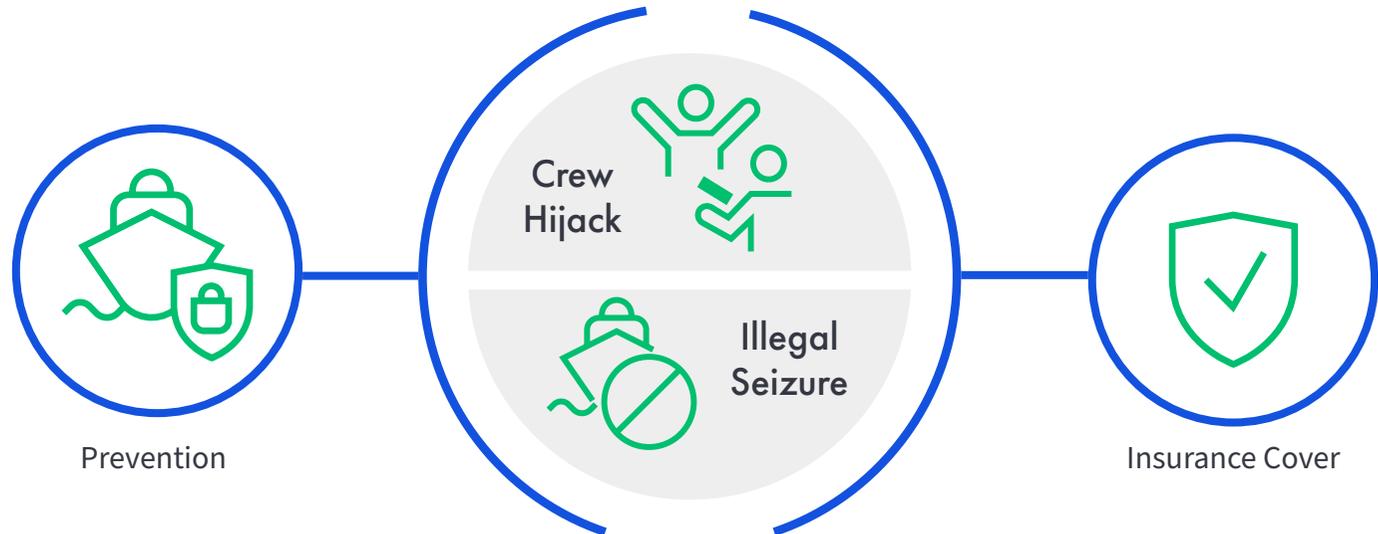


PiracyGuard 2.0

 Other Stand-Alone Products

AIG specialises in supporting commercial ship owners, ship operators and charterers that face potential threats to their vessels and crew.

In partnership with Crisis24, who pioneered maritime crisis management support, this policy provides insurance and preventative solutions to tackle the hijack of crew or illegal vessel seizure. Cover can be provided for ransom payments, additional costs and for loss of hire.



AIG also provides clients with access to MarTrack™, Crisis24's vessel tracking support software



PiracyGuard 2.0



Other Stand-Alone
Products

INSIGHT:

Piracy Example

One of our insured's ships was hijacked by Somali pirates. Approximately 12 pirates boarded, held the crew of 15 at gunpoint and demanded \$50M to release the vessel. The insured contacted the AIG crisis centre hotline and Crisis24 were deployed immediately to the insured's corporate offices.

After months of negotiations, the pirates agreed to release the vessel for a \$9.5M ransom payment. The policy had a \$5M ransom limit, which we paid to the insured along with \$2.75M expenses (including travel costs, interest on loans for the ransom, the crew's wages, medical and rehabilitation costs and legal counsel).



Security Resilience



Other Stand-Alone Products

Security Resilience is designed for smaller businesses. It is adaptable to circumstances and available as a stand-alone insurance, as a module alongside other insurance products or as part of a portfolio solution. It provides rapid access to class-leading crisis consultancy and supporting services for a broad range of threats that may impact a business, its employees, its brand and its reputation.

Smaller businesses may not have ready access to professional security support, even if they do it may be very expensive to operate in emergency situations. Security Resilience delivers 24/7 access to paid for crisis management specialists: highly experienced in supporting businesses and individuals through a range of threats that could impact the efficient running of a business or peoples' safety.



Designed for smaller businesses in all sectors



Affordable 24/7 access to security professionals



Crisis Consultants fees and expenses



Covers threats to businesses and individuals



Security Resilience

Businesses of all sizes, especially those with limited in-house security resources, are facing an increase in security threats. They also face corresponding burdens of stakeholder reproach and potential litigation if they fail to address and sufficiently mitigate the associated risks.

Security Resilience delivers 24/7 advice on how to assess and prepare for a range of security risks, and on-the-ground support from experienced crisis management consultants in the event of a critical incident.

Crises Covered:



Act of Terrorism



Radicalisation of Workforce



Organised Crime



Employee Dishonesty



Cyber Extortion



Violence in the Workplace



Property Damage



Civil Unrest



Product Contamination



Stalking



Blackmail



Kidnap & Unlawful Detention



Hostage Taking



and many more

What does the cover include?

- ✓ Up to £100,000 of Crisis Consultants' fees and expenses to cover on the ground support to the company's management team.
- ✓ 24/7 access to a crisis helpline for advice on taking practical measures to prevent a range of security risks.
- ✓ Bespoke crisis management training courses and workshops available at preferential rates (details on request).

Security Resilience services, delivered by our global security and crisis response partner Crisis24 includes:

- 24 hour access to a global security operations centre
- Deployment of a response consultant to the location of an incident
- Liaison with emergency services
- Incident investigation
- Incident impact assessment
- Assistance in establishing a crisis management team
- Support in implementing crisis management plans
- Crisis communications guidance (internal and external)
- Business continuity advice
- Victim support, trauma management and family liaison
- Emergency re-location and repatriation (where appropriate)



Crisis Solution: Private Clients

 Other Stand-Alone Products

This policy provides a tailored insurance for high net worth families living and working in high or low risk countries.

Coverage protects against incidents of kidnap, extortion, hijack, disappearance and detention as well as assaults and intimidation to individuals and property. It is supported by a risk prevention package designed to provide help and advice around all matters of personal security.



Response Consultants

We provide our customers with consultants and specialists carefully selected to provide the right level of experience and instant availability. These include the international crisis consultancy Crisis24, MBL Global and AIG Travel specialising in emergency evacuations and a panel of legal, technical and communications professionals, specialising in reputational management and cyber extortion.



Response
Consultants



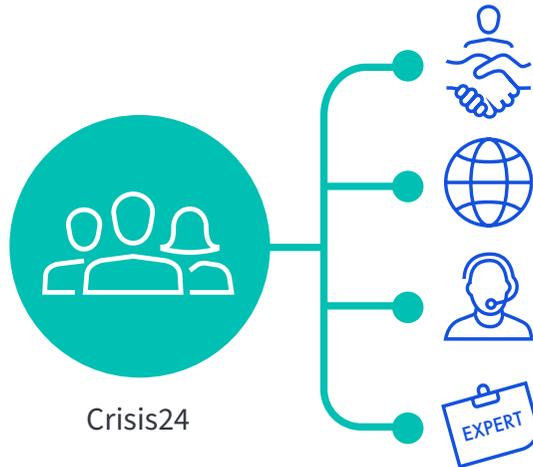
Crisis Solution – Crisis24



Response
Consultants

Crisis24 are AIG’s global response partner. They select the highest calibre individuals using the industry’s most rigorous recruitment process, they position these individuals globally for the most efficient emergency response, and they offer up to four response consultants (two at the clients head office and two to the incident management team) to provide the very best support possible.

Very few security and crisis consultancies can offer comprehensive, multinational support across such broad risk spectrums with the benefit of so many years of experience. In our view, regardless of the client’ industry sector, operational environment, or crisis complexity, Crisis24 delivers the very highest quality advice and support available anywhere in the world.



Crisis24



Crisis Solution – Crisis24



Response
Consultants



World Leading Recruitment

Crisis24's thorough selection and training process lasts 12 months, ensuring that the team they deploy is of the very highest quality, selected carefully, working to best practice standards.



Global Operating Model

Crisis24's response consultants are strategically based 'across multiple global locations guaranteeing immediate specialist crisis response. Crisis24 has the largest team of exclusively retained consultants.



Flexible Crisis Deployment

Crisis24 is the only response team of its kind that deploys up to four consultants upon notification of an incident: two to the company headquarters and two others to the incident location. With additional case management provided by Crisis24's head office and the Crisis24 team, they offer the highest level of resource and support to our clients throughout a crisis.



Proven and Tested Expertise

Crisis24 have handled more than 2500 crisis events for clients in over 150 countries since 1990, averaging over 250 crisis events a year.



Emergency Political Repatriation – AIG Travel

With eight service centres worldwide, and a global network of security consultants, AIG Travel has a proven track record of supporting millions of travellers, expats and foreign workers throughout the world.

AIG Travel has dealt with some of the most significant security evacuation events in the past few years including the Arab Spring and multiple natural catastrophes and terrorist related incidents.





Trauma Incident Management (TrIM) – MBL Global

Our Crisis Solutions additional services can include Trauma Incident Management (TrIM) delivered by our vendor partners MBL Global.

AIG recognises that the effects of a traumatic event can last for several days, weeks or months following an incident. We have partnered with MBL Global to ensure that our Crisis Solution products deliver comprehensive coverage with post incident trauma management: helping impacted individuals recover after an incident and helping businesses return to operations.



Managed trauma counselling services in over 190 countries



Assistance in 70 different languages



24/7/365 emergency contact number



Emergency post event helpline



Rapid response and onsite trauma counselling support



Ongoing 1:1, group or telephone counselling

Additional Extras

Crisis Solution also includes a range of tools and prevention services to help reduce the likelihood of a loss and provide additional layers of defence within an organisation's domestic and overseas programmes. Some are provided free as part of your insurance purchase, others are offered at discounted rates. Your insurance advisor or your AIG Crisis Solution underwriter can provide suitable guidance.





Risk Mitigation

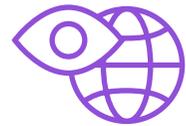


Additional Extras

AIG offers a comprehensive directory of risk consultancy services at preferential rates for all our customers.

This allows up to 20% of the first year’s premium to be spent on risk mitigation advice from our consultants with 10% in subsequent years. This training can be provided to employees who face risk, as well as those who may be asked to respond to an incident as part of an incident or crisis management team. Training can be delivered through a variety of methods from webinars to on-site consultant visits.



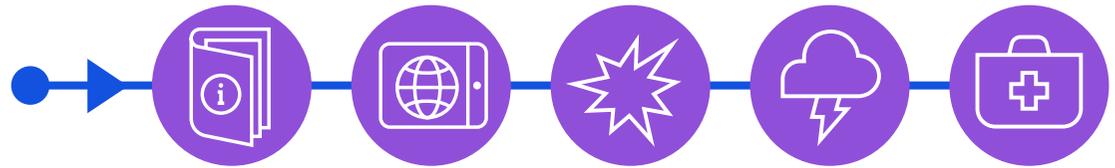


GlobalWatch



Additional Extras

Crisis Solution Clients have access to a global network of information from AIG's travel assistance website including: detailed travel health and safety information, visa and passport requirements, country guides, case studies and pre-travel tips, email alerts with updates on emerging situations for selected destinations and daily news reports covering political instability, civil unrest, extreme weather, and news from around the world.



Visa/passport requirements

Pre-travel alerts

Civil unrest

Extreme weather

Travel health and safety



GlobalWatch App

Additional Extras

Clients also get access to the AIG travel assistance mobile app.

Country reports with risk ratings and latest information, travel security awareness training, travel alerts for selected destinations and a medical translation tool for translating medical terms from multiple languages. Our GlobalWatch also includes a Geosure feature allowing users to actively monitor their location against a risk score of potential threats.



www.aig.com

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