

## WHY AIG

# What's Inside **Crisis Solution** Network Partners Edition

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## How it Works

### Core Insurance Covers

### Cover Extensions

### Response Consultants

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



# Crisis Solution

In the face of increasing 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 the costs arising from a broad range of threats that may impact your people, business, brand or reputation. Some types of crisis are covered automatically as part of your core coverage, others are optional. This guide outlines the types of crisis we respond to and the coverage provided.

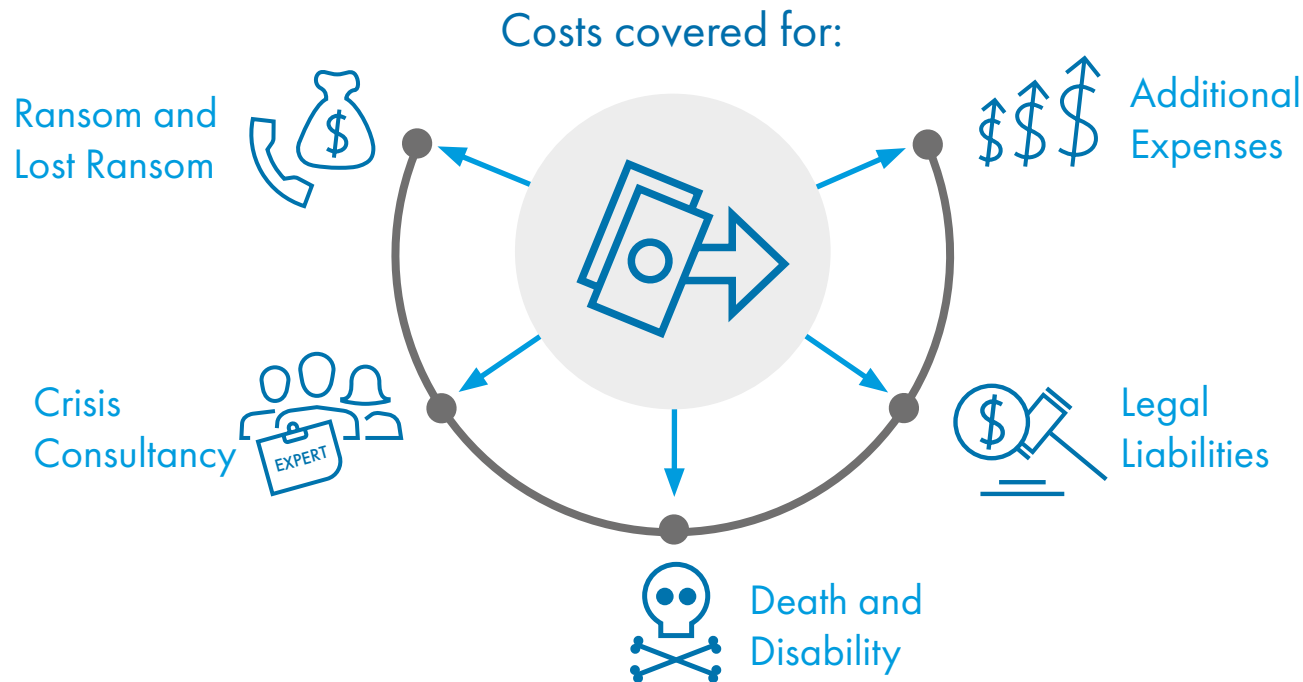
### Risk Consultancy

We also 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 panel of carefully selected consultant partners.

What's Inside Crisis Solution:

## How it Works

We offer Crisis Solution insurance to provide broad coverage, extending cover to all your salaried employees. Cover can be extended to also include 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.



What's Inside Crisis Solution:

## Core Insurance Covers

These are the 4 principal perils which constitute an insured event as part of your core Crisis Solution policy.

[Click here >](#)

Extortion

Kidnap

Detention

Hijack

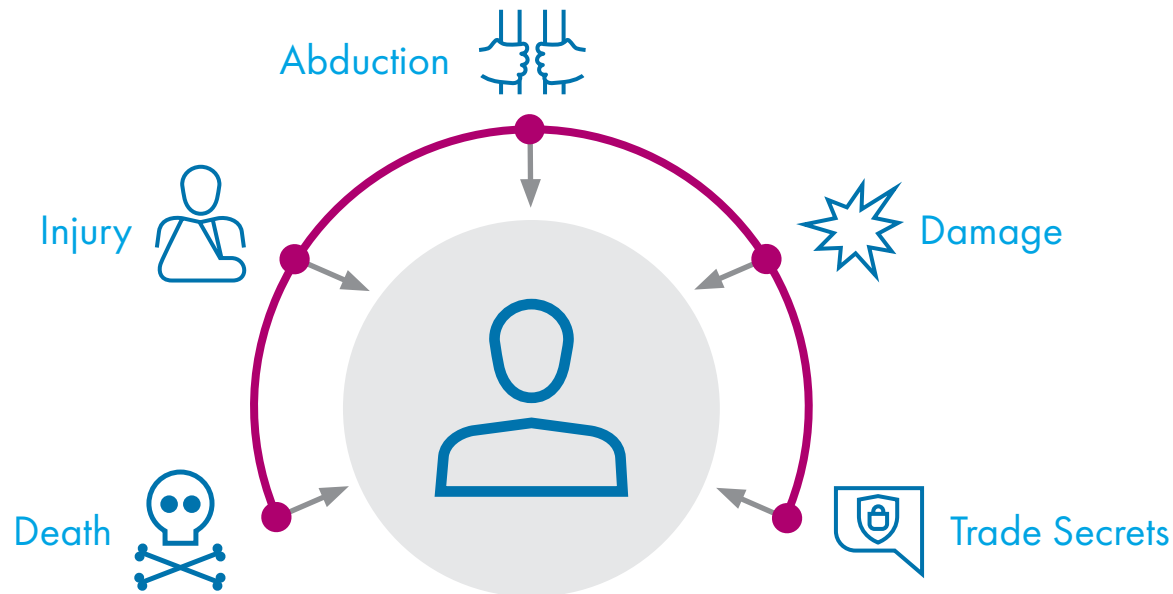
What's Inside Crisis Solution:

## Core Insurance Covers



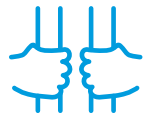
### Extortion

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.



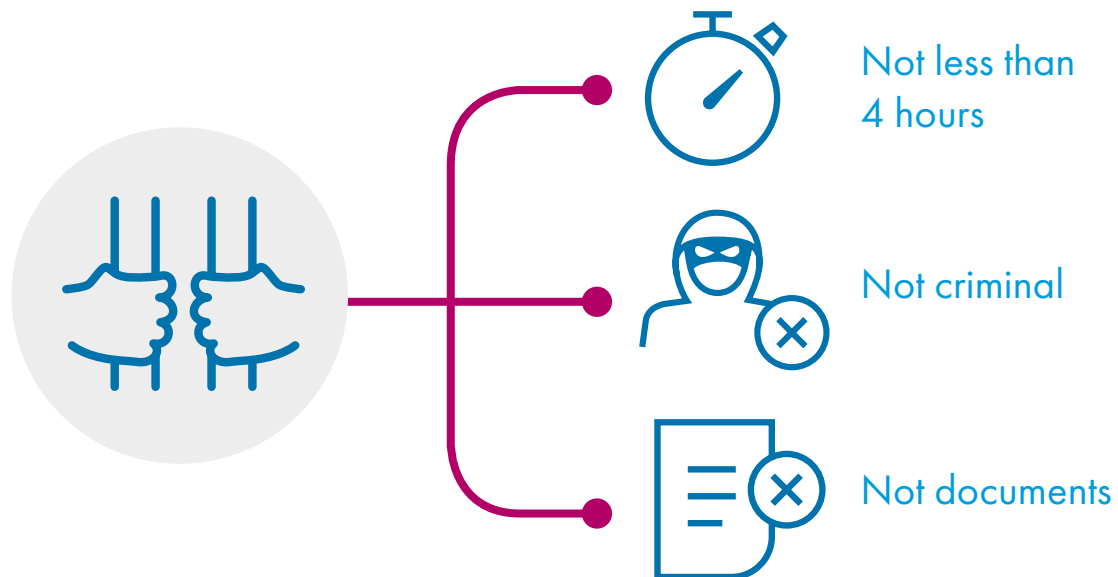
What's Inside Crisis Solution:

## Core Insurance Covers



### Detention

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 4 hours that's unrelated to a proven criminal offence or a failure to produce correct documentation is covered.



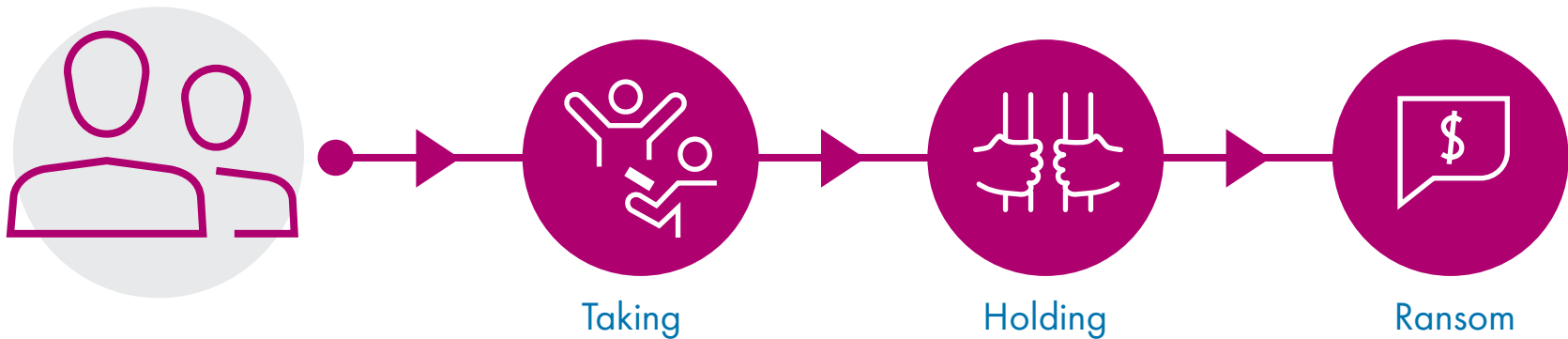
What's Inside Crisis Solution:

## Core Insurance Covers



### Kidnap

Kidnap for ransom remains 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 NYA.



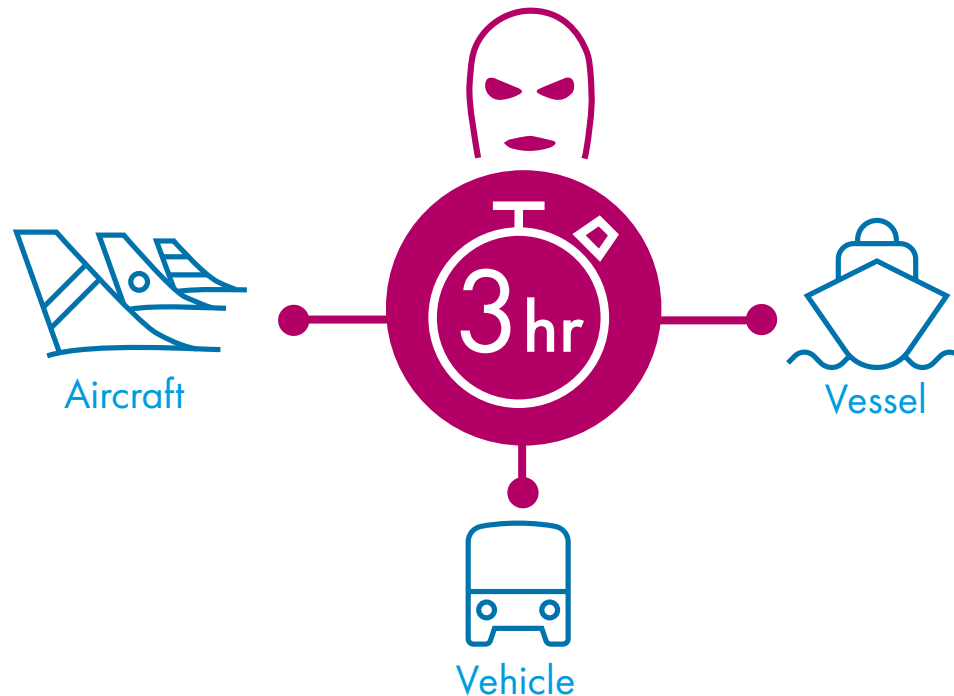
What's Inside Crisis Solution:

## 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.

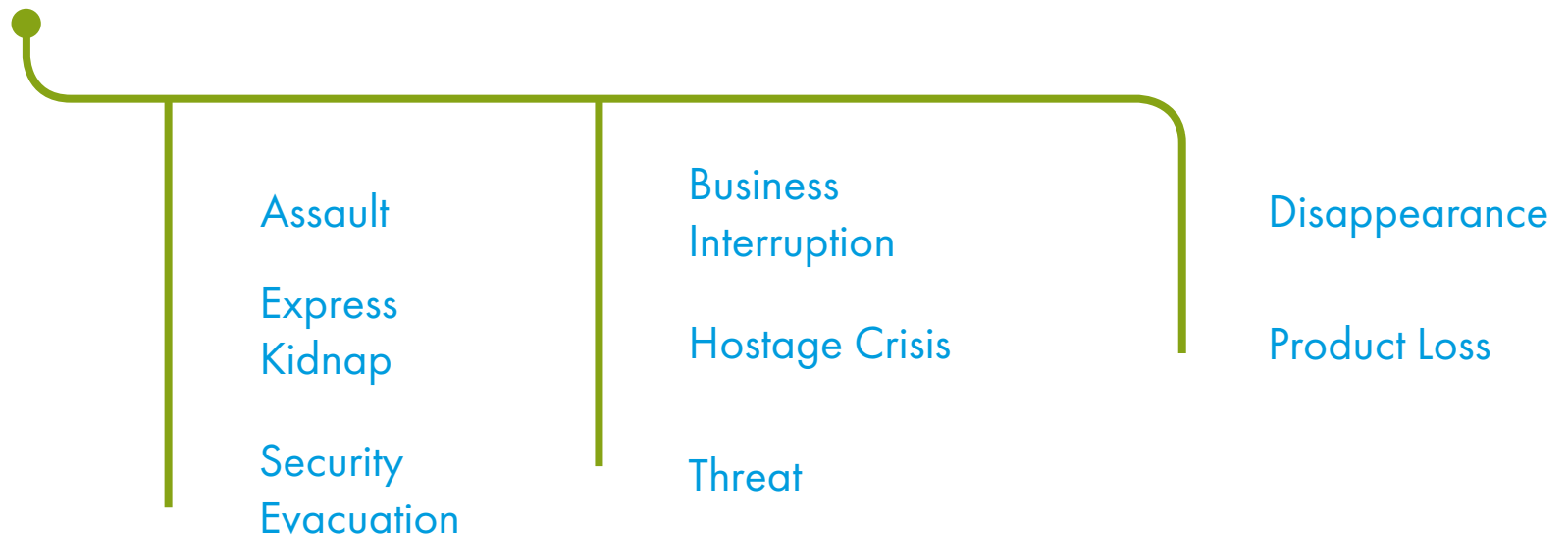




What's Inside Crisis Solution:

## Cover Extensions

Alongside the 4 core coverages, our customers can tailor their Crisis Solution policy around their own individual risk profiles by selecting any of the following extensions. 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.



What's Inside Crisis Solution:

## Cover Extensions



### Assault

This extension delivers insurance support following an incident involving a lethal weapon. Coverage extends to Crisis Response, Public Relations, physical injury and clean-up costs. Importantly too, this can be supported with a consultancy program designed to help employers and employees plan for, and respond to, these critical incidents.



What's Inside Crisis Solution:

## Cover Extensions



### Business Interruption

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.

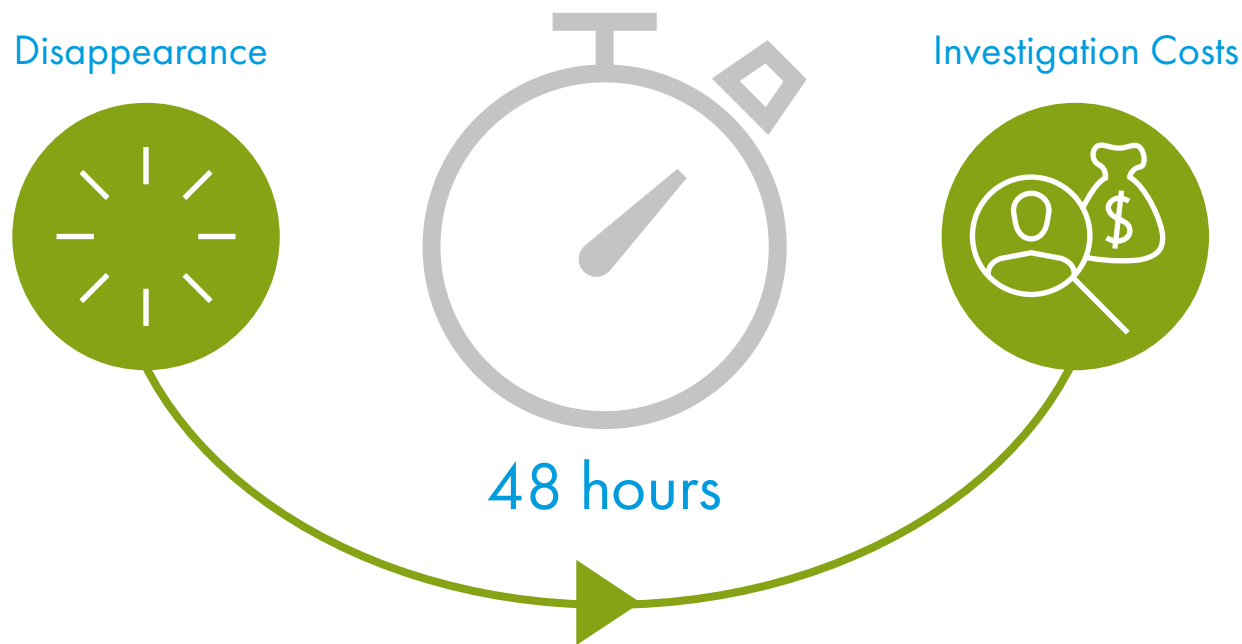


What's Inside Crisis Solution:

## Cover Extensions

### **Disappearance**

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



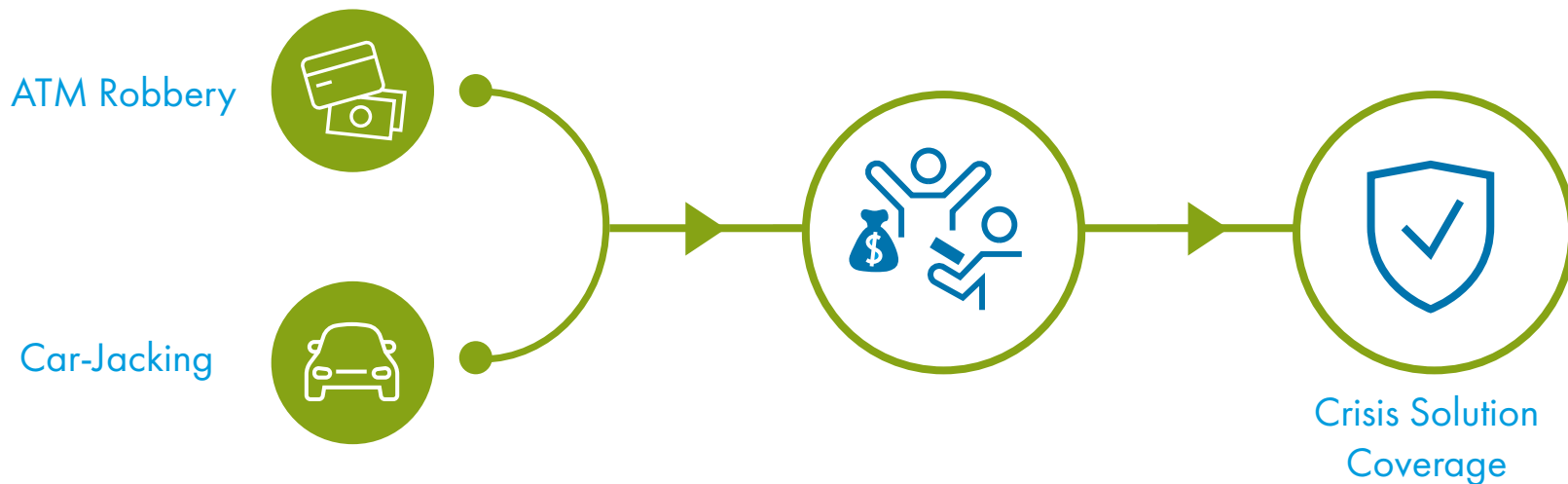
What's Inside Crisis Solution:

## Cover Extensions



### 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.



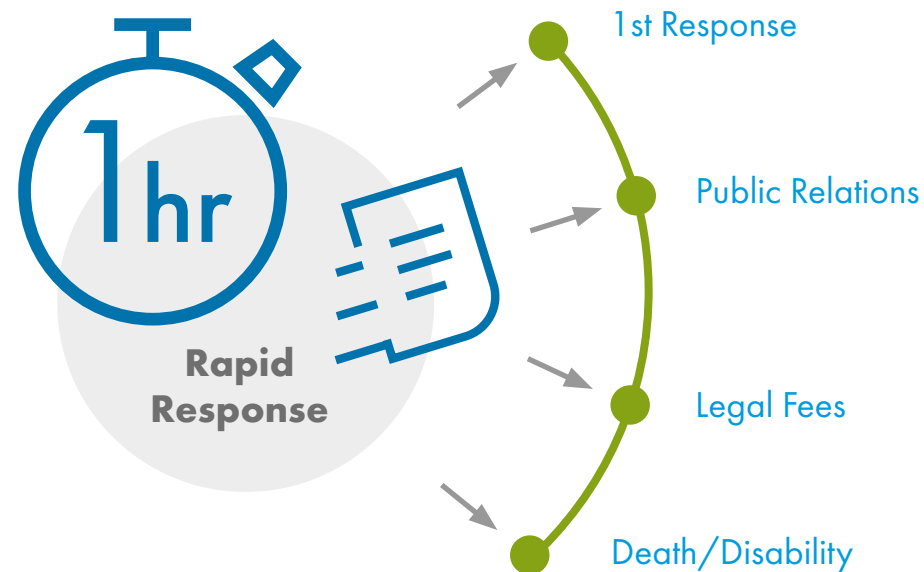
What's Inside Crisis Solution:

## Cover Extensions



### Hostage Crisis

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. Although more evident in schools and universities, any campus style environment presents potential security concerns. Coverage is provided for Crisis Response, public relations, legal fees, death and disability, and legal liability.



What's Inside Crisis Solution:

## Cover Extensions



### Product Loss

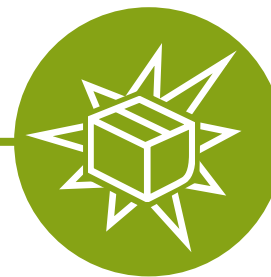
This extension, designed especially for manufacturers, retailers and wholesalers, provides end-to-end protection following product extortion (such as threats to contaminate a product). Cover includes product recall costs, costs of analysing impacted products, destruction of contaminated products and loss of profits.



Recall



Analysts



Destruction



Loss of Profit

What's Inside Crisis Solution:

## Cover Extensions



### Security Evacuation

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



Evacuation



Salary



Relocation  
costs



Personal  
effects





What's Inside Crisis Solution:

## Cover Extensions



### 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



Financial threats

What's Inside Crisis Solution:

## ● 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 NYA, and AIG Travel specialising in emergency evacuations.

●  
Crisis Solution – NYA

Emergency Political Repatriation – AIG Travel

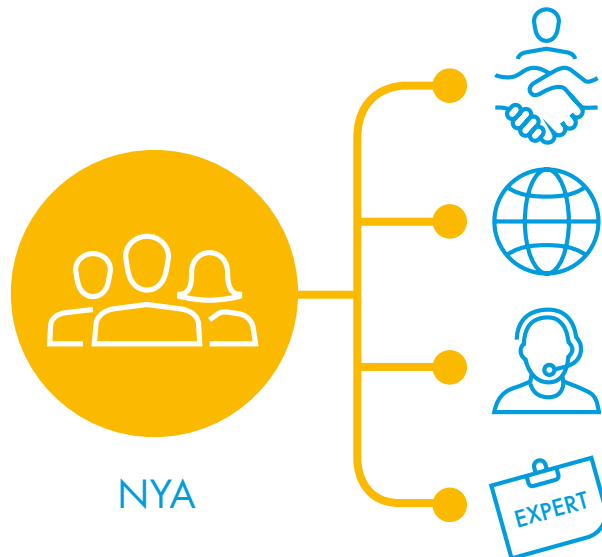
What's Inside Crisis Solution:

## Response Consultants

### Crisis Solution – NYA

NYA are AIG's global response partner for four fundamental reasons: NYA select the highest calibre individuals using the industry's most rigorous recruitment process; they position these individuals globally for the most efficient emergency response, 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's industry sector, operational environment, or crisis complexity, NYA delivers the very highest quality advice and support available anywhere in the world.



What's Inside Crisis Solution:

## Response Consultants



### 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 the most significant geo-political events, from the Egyptian uprising and Kenyan mall to the successful evacuation of European workers from Algeria after extremists targeted the In Amenas gas plant.



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American International Group, Inc. (AIG) is a leading global insurance organization. Building on 100 years of experience, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

Additional information about AIG can be found at [www.aig.com](http://www.aig.com) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: @AIGinsurance | LinkedIn: [www.linkedin.com/company/aig](http://www.linkedin.com/company/aig).

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