

WHY AIG

What's Inside **Crisis Solution**

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How it Works

Core Insurance Covers

Cover Extensions

Other Stand-Alone Products

Response Consultants

Additional Extras

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 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 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.

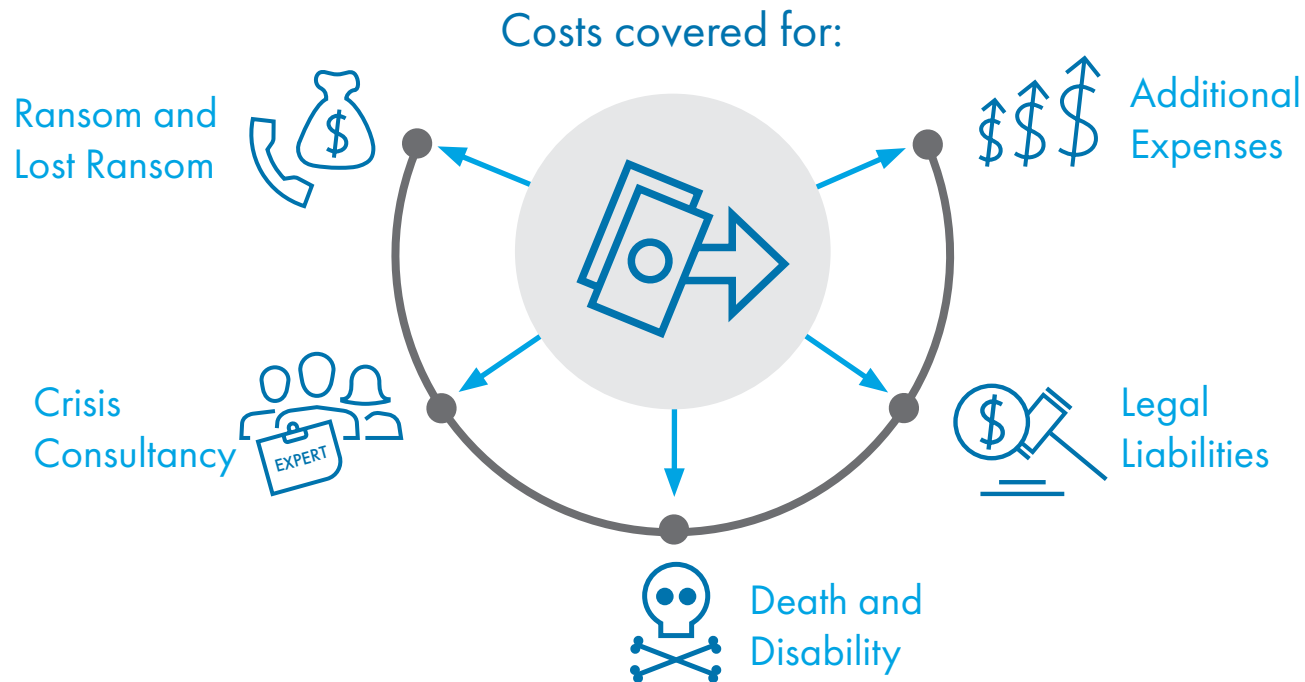
Risk Consultancy

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 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.



What's Inside Crisis Solution:

Core Insurance Covers

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

Click here >

Extortion

Express Kidnap

Detention

Disappearance

Kidnap

Security Evacuation

Hijack

Threat

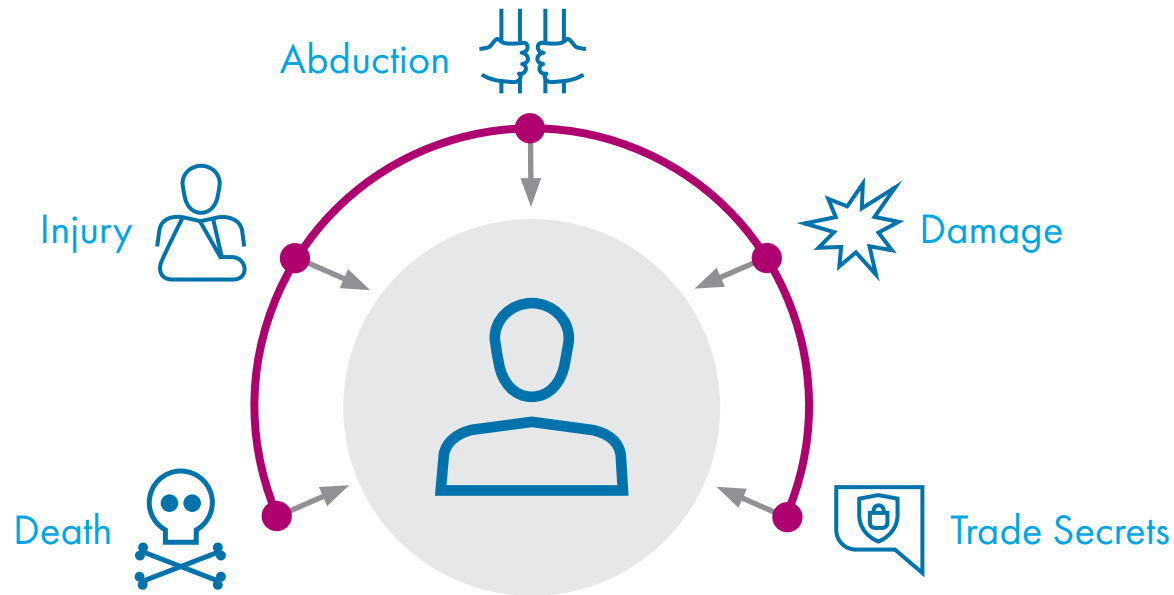
What's Inside Crisis Solution:

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.

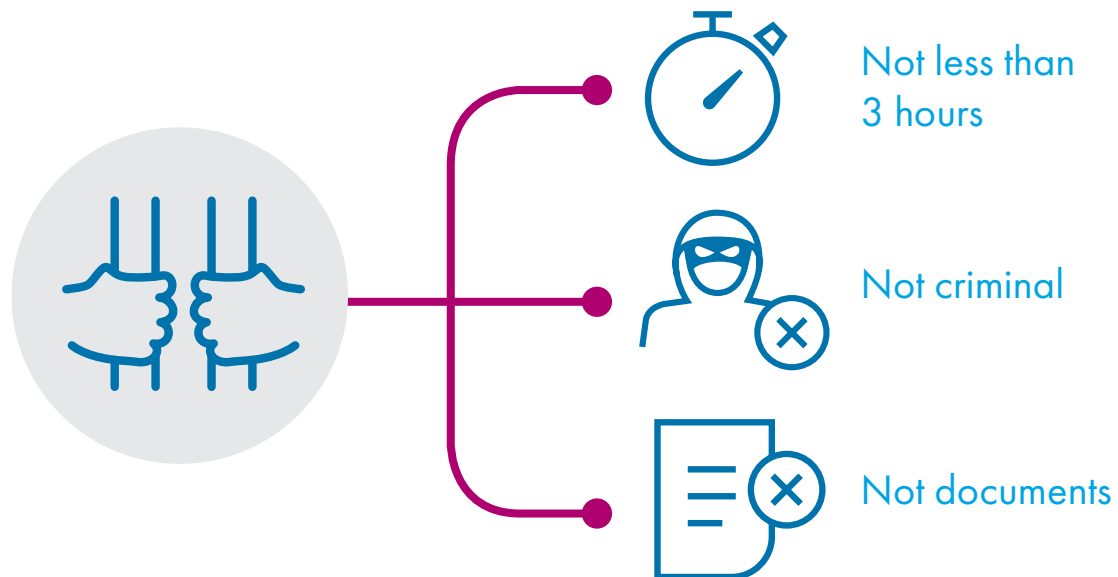


What's Inside Crisis Solution:

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



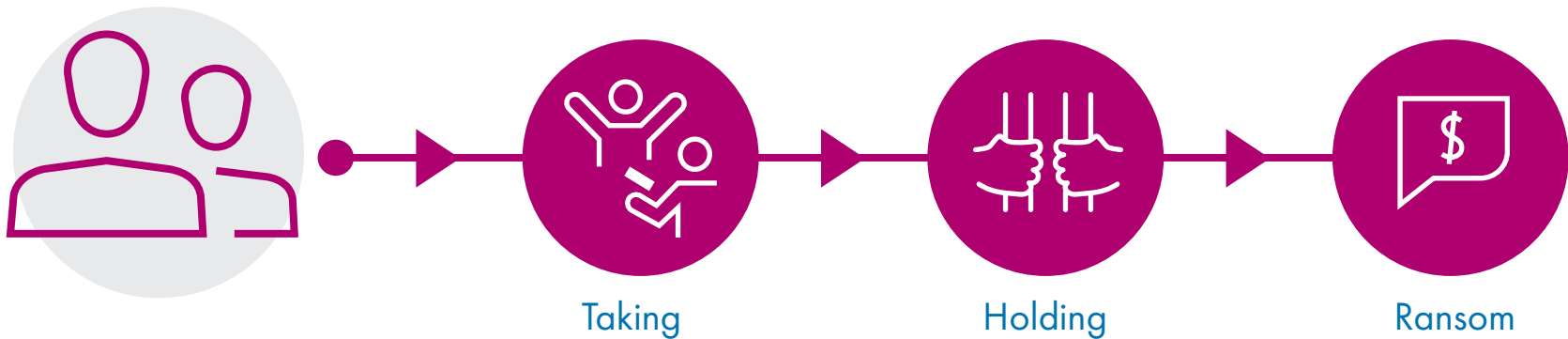
What's Inside Crisis Solution:

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.



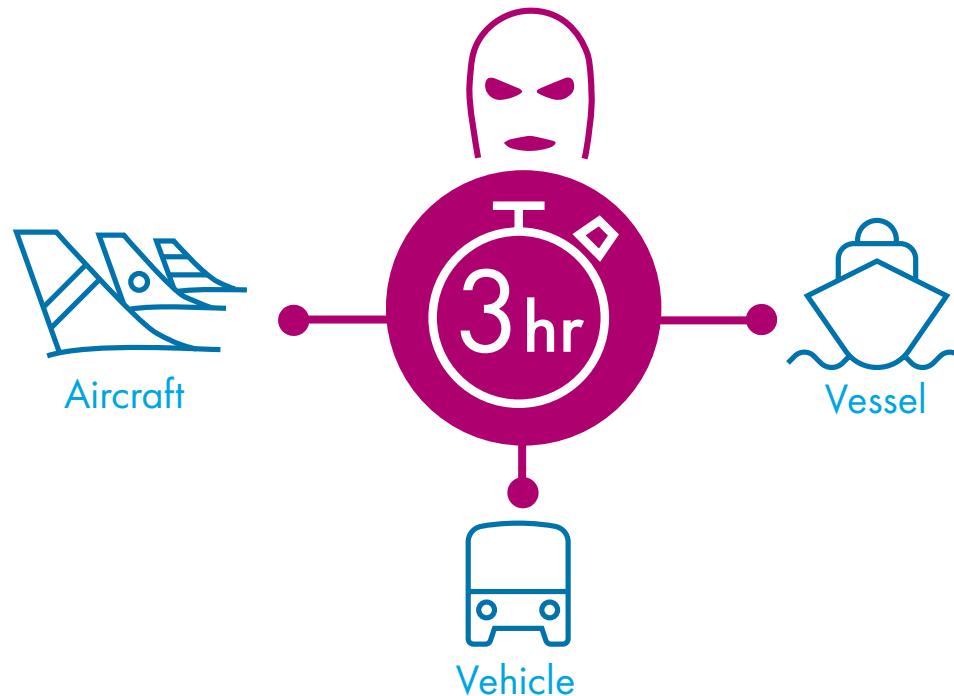
What's Inside Crisis Solution:

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.



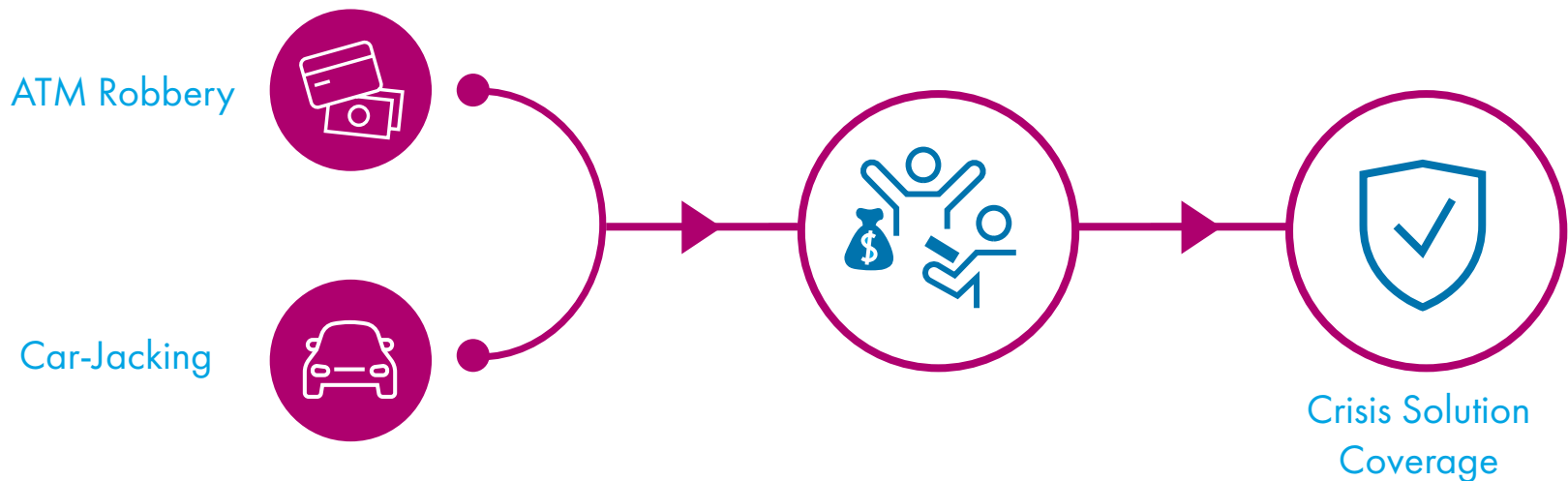
What's Inside Crisis Solution:

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.

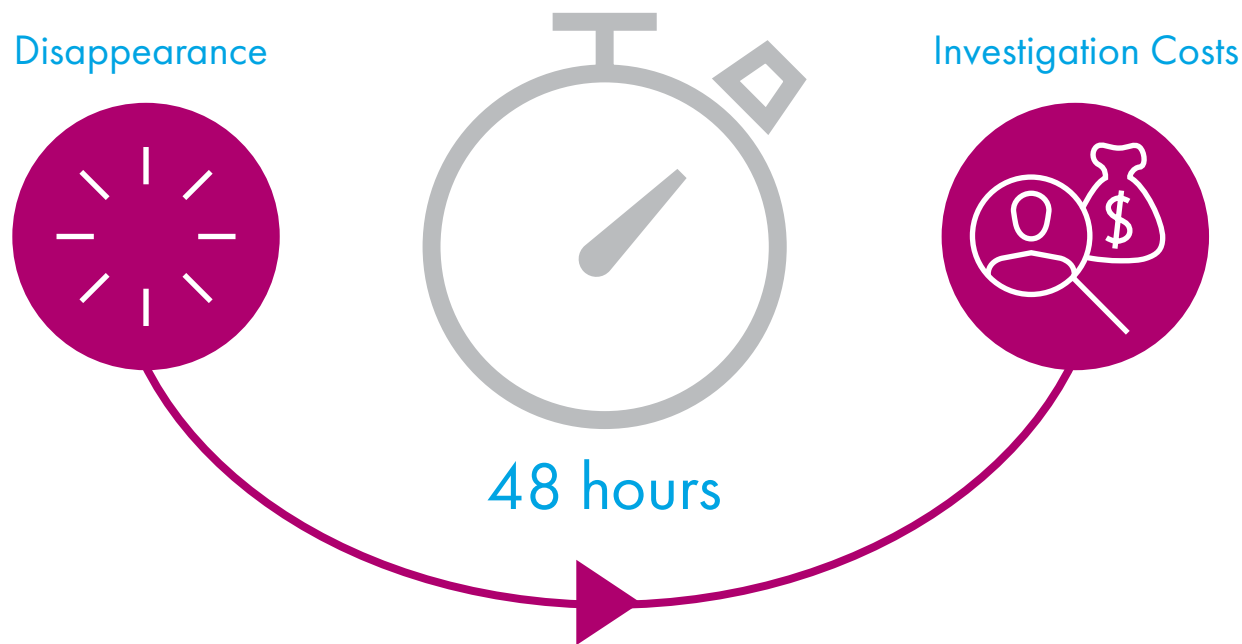


What's Inside Crisis Solution:

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.



What's Inside Crisis Solution:

Core Insurance Covers



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



Coverage for NatCat & Medical is also available.

WHY AIG Insight

What's Inside Crisis Solution:

Core Insurance Covers



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:

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. 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.

Crisis:
Complete

Assault

Business
Interruption

Cyber Extortion:
Incident Response

Cyber Extortion:
Network Interruption

Hostage Crisis

Product Loss

Stalking

Tiger Kidnap

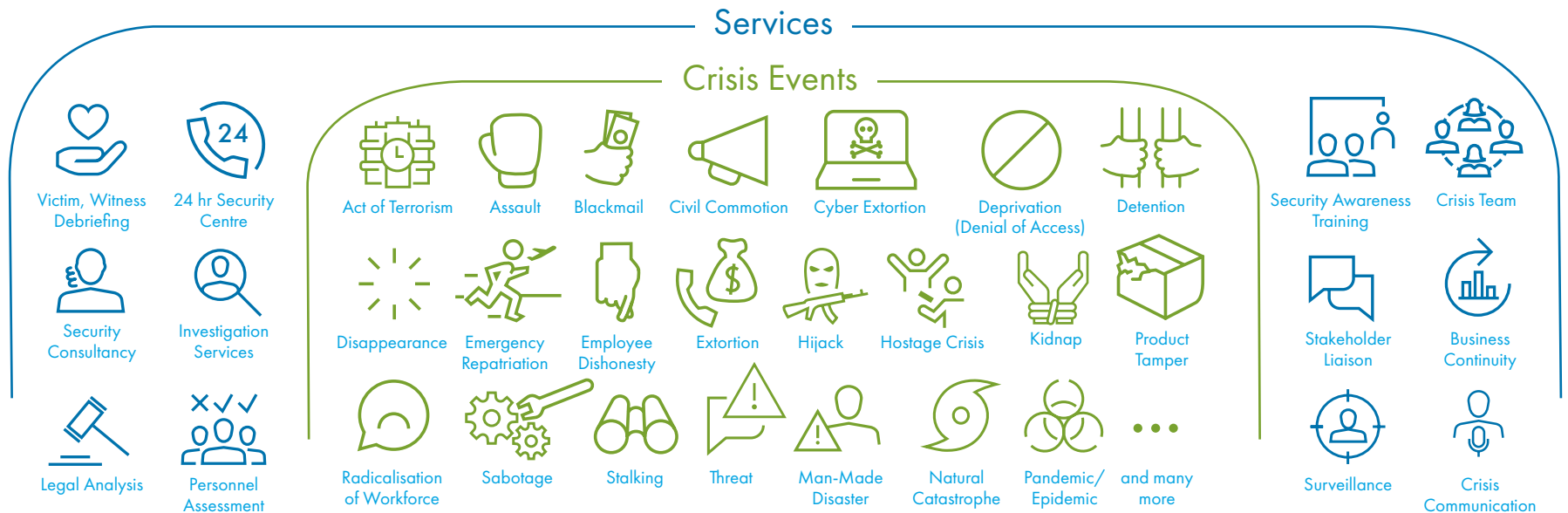
What's Inside Crisis Solution:

Cover Extensions



Crisis: Complete

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.



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, Crisis Communications, Public Relations, Legal Liability, Business Interruption costs, physical 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.



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



Cyber Extortion: Incident Response

During the confusion and strain of a cyber extortion attack, it is critical that businesses have 24/7 access to the right experts, especially as many companies lack the capabilities to triage a cyber-attack and respond effectively. Our Cyber Extortion Incident Response cover, provides cover beyond ransom reimbursement, with guaranteed emergency access to legal response advisors, IT specialists, PR experts and to crisis response consultants to resolve the issue and mitigate the damage.

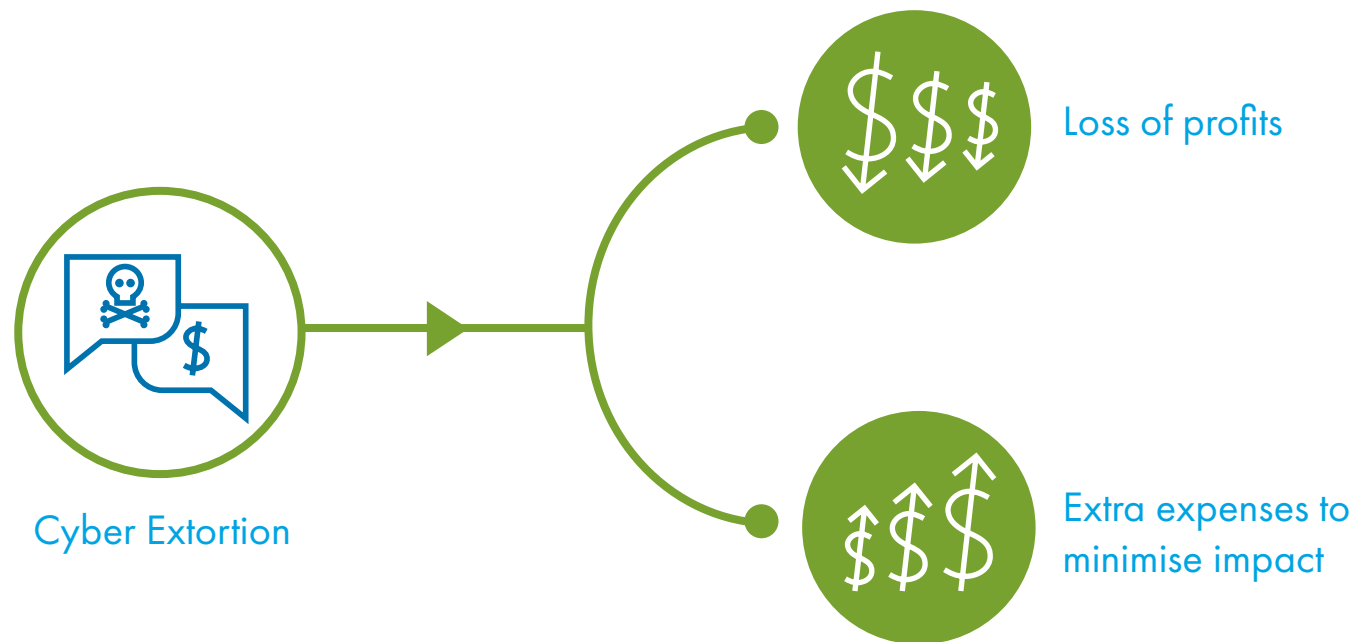


What's Inside Crisis Solution:

Cover Extensions

Cyber Extortion Network Interruption

Our Cyber Extortion Network Interruption extension complements the previous Cyber Extortion Incident Response cover. When business operations are suspended or interrupted due to cyber extortion, this endorsement provides cover for loss of net income and mitigation expenses to minimise the impact of the cyber-attack.



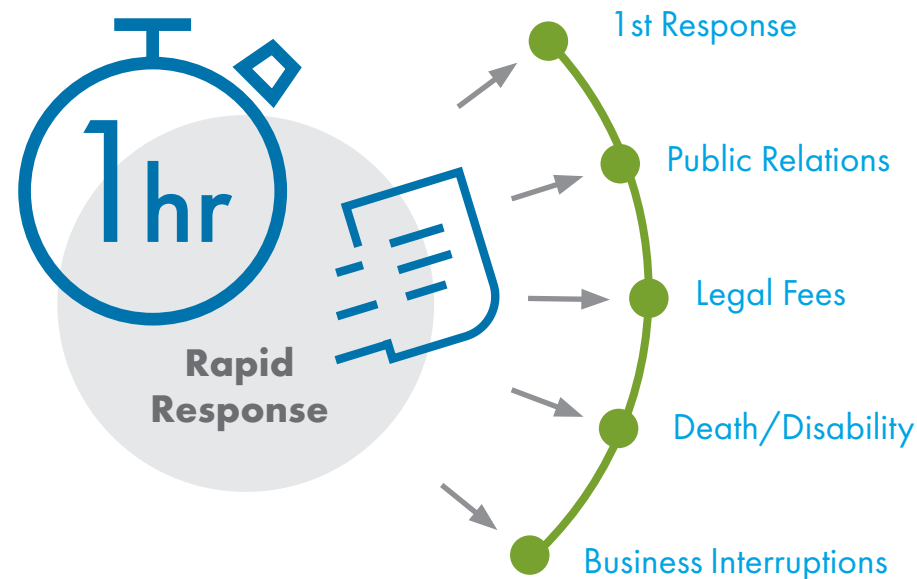
What's Inside Crisis Solution:

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, legal liability and business interruption.



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



Stalking

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

What's Inside Crisis Solution:

Cover Extensions



Tiger Kidnap

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.



What's Inside Crisis Solution:

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.

PiracyGuard 2.0

Crisis: Concierge

Crisis Solution: Private Clients

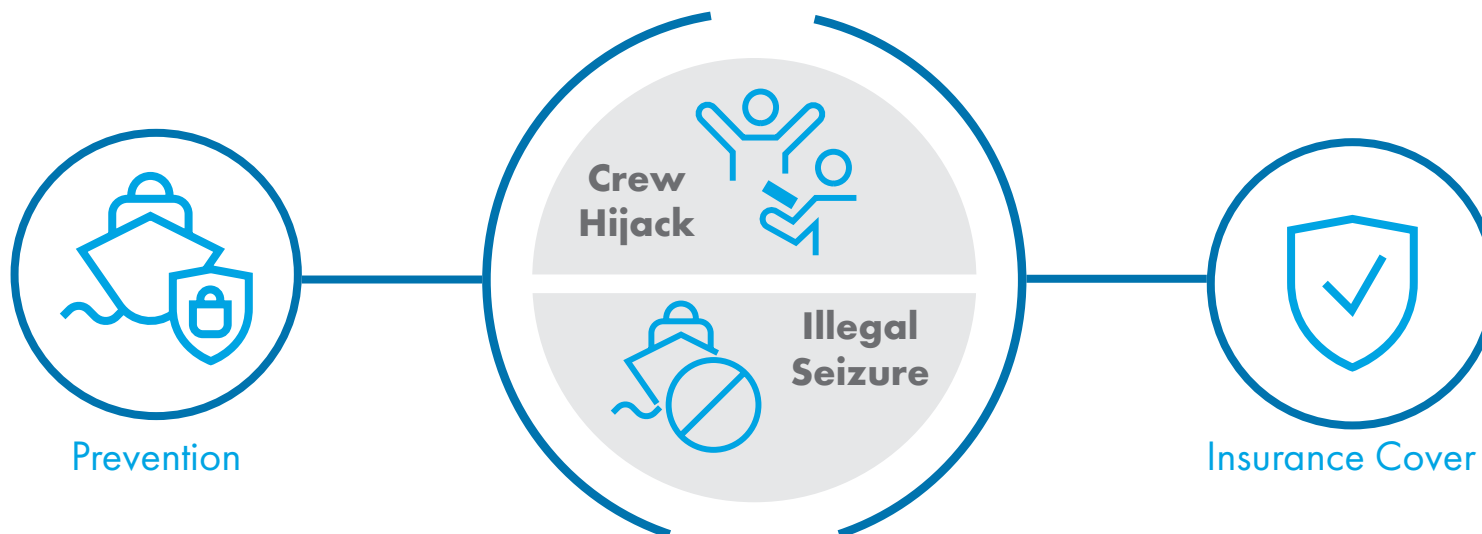
What's Inside Crisis Solution:

Other Stand-Alone Products



PiracyGuard 2.0

AIG specialises in supporting commercial ship owners, ship operators and charterers that face potential threats to their vessels and crew. In partnership with NYA, 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™, NYA's vessel tracking support software

WHY AIG Insight

What's Inside Crisis Solution:

Other Stand-Alone Products



Crisis: Concierge

Crisis: Concierge gives instant access to class leading crisis consultancy for a very broad range of threats that may impact a business or its employees.



What's Inside Crisis Solution:

Other Stand-Alone Products



Crisis Solution: Private Clients

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.



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, AIG Travel specialising in emergency evacuations and a panel of legal, technical and communications professionals, specialising in reputational management and cyber extortion.

Crisis Solution – NYA

Emergency Political Repatriation – AIG Travel

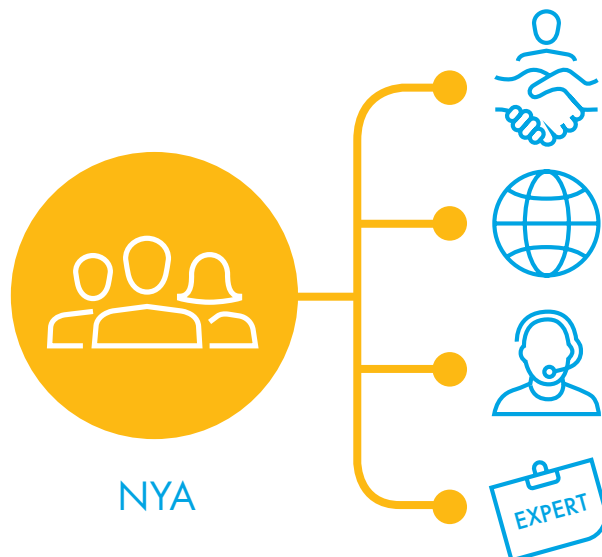
What's Inside Crisis Solution:

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.



What's Inside Crisis Solution:

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

GlobalWatch

Travel App

What's Inside Crisis Solution:

Additional Extras



Risk Mitigation

AIG offers a comprehensive directory of risk consultancy services at preferential rates for all our customers. Every Crisis Solution client has a Risk Mitigation Allowance. 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.



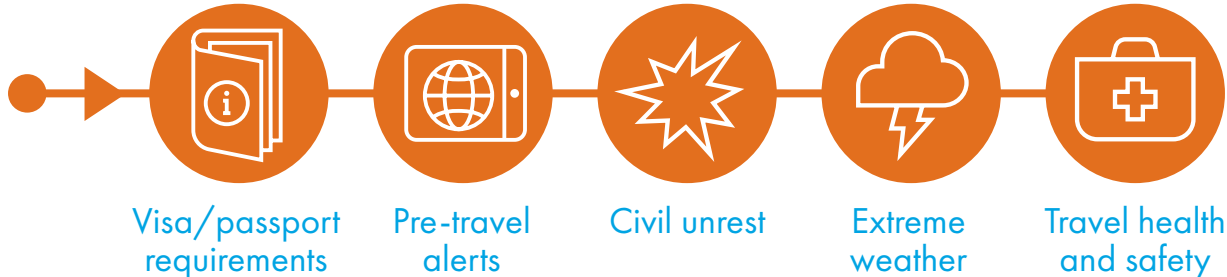
What's Inside Crisis Solution:

Additional Extras



GlobalWatch

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.



What's Inside Crisis Solution:

Additional Extras



Travel App

Clients also get access to the AIG travel assistance mobile app. It includes a one-touch 'Help' phone button to connect directly to one of our global service centres, 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.



NORWAY

Rosenkrantz' gate
220118 Oslo

Tel: + 47 22 00 20 20

www.aig.no

SWEDEN

Västra Järnväggsgatan 7
103 69 Stockholm

Tel: +46 8 506 920 00

www.aig.se

DENMARK

Osvald Helmuths Vej 4
2000 Frederiksberg

Tel: +45 91 37 53 00

www.aig.dk

FINLAND

Kasarmikatu 44
00130 Helsinki

Tel: +358 207 010 100

www.aig.fi

American International Group, Inc. (AIG) is a leading global insurance organisation. Founded in 1919, 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 and the Tokyo Stock Exchange.

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AIG Europe S.A. is an insurance undertaking with R.C.S. Luxembourg number B 218806. AIG Europe S.A. has its head office at 35D Avenue John F. Kennedy, L-1855, Luxembourg, <http://www.aig.lu/>. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances Z, boulevard Joseph II, L-1840 Luxembourg, GD de Luxembourg, Tel.: (+352) 22 69 11 - 1, caa@caa.lu, <http://www.caa.lu/>.

