

AIG's Crisis Solution is a reimbursement policy paying the associated costs for a wide range of issues faced by clients.

## Covered Events

### Extortion

Threat to injure, kill or kidnap an Insured Person, damage their property, divulge their trade secrets or even contaminate their products.

### Detention

Holding someone under duress for any reason, other than Kidnap, even if perpetrated by legal government authorities or otherwise.

### Kidnap

The seizure of someone for the purpose of demanding a ransom for their release.

### Hijack

Holding someone under duress for more than four hours whilst travelling in an form of transport or when forcing them out from that transport.

## Additional Incident Cover Options

- Business Interruption Loss
- Cyber Extortion
- Threat
- Disappearance Investigation
- Political Evacuation
- Express Kidnap
- Hostage Crisis
- Assault
- Product Loss

## Additional Extortion Coverage Options

- Business Interruption Loss
- Product Loss
- Cyber Extortion

## Financial Reimbursement

- Limit per Insured Event and per cover
- All other reasonable and necessary expenses
- Accidental and Death Benefit
- Legal Liability Expenses and Indemnity
- No deductible
- Territory: Worldwide

## Specialist Response Consultants

Unlimited access to a 24/7 response helpline and all costs and expenses of specialist response consultants experienced in crisis management kidnap response and negotiation.



Please review the policy wording for full terms and conditions.

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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# Crisis Solution

## Sales pointers

**With over 45 years' experience in underwriting Kidnap and Ransom, our dedicated global underwriting team has the deep industry knowledge needed to recognise the threats our clients face.**

## Worldwide Exposures

Risks can occur anywhere in the world, and any business where employees travel or are based overseas are exposed to these 'people risks'.

Crisis Solution provides compliant global protection with a broad, flexible umbrella policy that doesn't include unnecessary restrictions.

## Evolving Threats

There are many forms of extortion, which are broad ranging in their nature and complexity. Crisis Solution provides a flexible solution and can be structured to cover a wide range of extortion types, not simply kidnap and ransom.

## Duty of Care

A Crisis Solution policy not only can protect employees whilst traveling, but also allows employers to meet their duty of care obligation.

## Response Services

AIG's preferred third-party response consultancy – NYA International – retains the largest crisis response team in the industry and has over 25 years' experience of advising during crisis incidents across the globe.

- Response Consultants are strategically positioned across North America, Europe, Africa and Asia Pacific, allowing for a rapid response to incidents worldwide.
- NYA handles on average 80-100 cases per year, uniquely deploying up to four consultants to a company's headquarters and to the incident location, providing maximum levels of support and continuity during an extremely turbulent time.

## Prevention Services

10% of the clients premium is allocated to complimentary prevention services with NYA, providing pre-incident training to the client, should the worst happen.

## Online Capabilities

The AIG Extra platform is the first end to end platform providing users with the ability to quote, bind and issue policy documentation for all Crisis Solution Risks, providing the user with a £5,000,000 delegated authority.

## BTA Crossover

While Business Travel Assistance policies sometimes provide elements of traditional kidnap and ransom coverage, Crisis Solution delivers significantly enhanced and more robust cover.

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# Crisis Solution

## Claims scenarios

**AIG's seasoned claims specialists work in conjunction with world leading law firms to deliver sensitive client support and timely loss reimbursements in complex environments across the globe.**

### Kidnap

Two employees were abducted while returning to their hotel whilst on a work trip to Krakow, Poland. The kidnapers, an organised criminal gang, demanded EUR 5MM (GBP 606k) for their release.

#### Response:

The insured called the AIG Crisis Centre Hotline and NYA depoloyed immedately to Krakow and the client's headquarters in Coventry. NYA assisted in negotiations and, secured the employee's release for a payment of £125,000. AIG reimbursed the insured for £195,000, which included the ransom, medical and rehabilitation costs and payments to local officails to assist in the ransom delivery.

### Extortion

A motel chain in Nottingham received a call from an unknown individual claiming he had pictures of an unhygenic ensuite room on one of their premises. He subsequently demanded £100,000 in payment, with the failure to pay resulting in release of the pictures to local press and a prominent hotel review site.

#### Response:

NYA immediately deployed to the Insured's Headquarters in Nottingham and to the motel itself; they provided a complete risk assessment of the location, together with a protocol for handling future calls. NYA verified that the caller had never actually visited the motel, yet continued to monitor all communications including liaising with local press and passing the caller details onto the phishing department of the review site, but no further calls were recieved.

### Detention

An IT consultant from Reading was traveling to Bangalore to visit her outsourced team of analysts. Whilst transiting through Istanbul airport, she was detained at the customs checkpoint without reason, causing her to miss her flight, her meetings and was even charged USD 500 'fee' for having 'visa discrepancies'.

#### Response:

From Dubai, the insured managed to speak to her manager who contacted the AIG Crisis Centre Hotline. NYA took control of the situation, contacting Airport authorities, Embassy staff, and the vendors in Bangalore. After 15 hours, the Insured was released without reason, AIG reimbursed the client for a total of USD 14,500 including lost wages, 'fee' costs, accommodation and repatriation.



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