



# CRISIS MANAGEMENT SOLUTIONS

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# INTRODUCING CRISIS MANAGEMENT SOLUTIONS

**A crisis event has always carried a high level of severity, whether that be financial, mortal, operational or reputational. Recent global dynamics have seen a significant uptick in frequency of crises events which has made organisations around the world take note of their own crisis management plans.**

In light of all these factors, it's clear that traditional insurance solutions do not provide the broad and responsive cover that businesses now require.

Lockton's experienced advisors will act as your strategic partners, working closely with you to understand the pressures that you are dealing with, in order to manage your specific exposures.

Our specialist in-house Crisis Management team have developed innovative methods of presenting your crisis risk to insurers. As a result, we are able to deliver bespoke insurance solutions, formulated to manage the precise risks that your organisation is likely to face.



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## What we bring to your business:

- Cover that responds immediately to the current threat or exposure
- A flexible and modular approach, tailoring coverage and limits to a client's needs
- Competitively priced products, leveraging economies of scale by aligning our approach to broking with the internal structures of our carrier partners
- Access to subject matter experts

# SABOTAGE & TERRORISM, RIOTS, STRIKES, CIVIL COMMOTION AND POLITICAL VIOLENCE

The threats of political instability, terrorism and civil unrest are often unforeseen, unpredictable and can materialise in an instant. This presents challenges as political violence and terrorism risks are often excluded from many insurance policies.

## Property Damage & Business Interruption

### Coverage can include:

- Property Damage
- Business Interruption (BI) extra expense
- Contingent BI
- Core perils which include Sabotage & Terrorism (S&T), Civil unrest and Political Violence with no governmental certification required
- Tailored forms available to wrap around property all risk provisions

### Additional coverage options

- Loss of attraction
- Terrorism liability
- Active Assailant
- Nuclear, Biological, Chemical and Radiological (NBCR)
- Malicious threat
- Physical damage
- Cyber
- Impairment of access

### Limit available up to

- USD 3bn annual aggregate per policy

### Trigger

- Physical damage to an insured location following an insured peril
- Denial of access is also triggered by physical damage. However, this is not limited to an insured location, but must be within a pre-agreed radius stated in the policy

### Proposal information required

- Schedule of values and locations, including zip codes
- Insured name and head office address
- Any information on losses, threats or incidents that could give rise to a claim in the past five years



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# ACTIVE ASSAILANT

Understanding the rising risk of active assailant attacks is crucial in today's world. With active assailant events increasing in frequency, they pose serious safety concerns to both the public and private sector, necessitating awareness and preparation. Active assailant insurance, designed to address the aftermath of such incidents, covers costs for victim support and crisis response.

## Property Damage, Business Interruption, Liability & Extra Expense

### Coverage can include:

- Broader coverage for non-terrorism related perils
- Third and First party liability coverage
- Business interruption, closure of premises, time element loss and denial of access
- Physical loss and/or damage to property
- Crisis Management
- Extra expenses involved in managing and recovering from an incident, including:
  - Relocation expenses
  - Counselling costs and/or psychiatric care
  - Medical expenses
  - Job retraining
  - Additional security measures
  - Emergency travel, including for immediate family members
  - Forensic clean-up
  - Any other costs which the underwriter agrees are reasonable
  - Pre- and Post-Incident consultation with industry experts
- Public relations costs/brand rehabilitation

### Limit Available Up To

- USD 100m annual aggregate per policy

### Trigger

- The occurrence of an actual violent act or threat thereof. Motive to cause harm and use the weapon

### Proposal information required

- Schedule of values and locations, including zip codes
- Number of employees
- Any information on losses, threats or incidents that could give rise to a claim in the past five years



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# PRODUCT RECALL

The implications of a product recall or withdrawal can be catastrophic on a company's reputation and balance sheet.

All brands, manufacturers & food service clientele all have exposures to product defects and contamination events, that can lead to recalls. The economic viability of a business can be threatened should this occur, however there are risk transfer solutions available to mitigate the financial loss and assist with business continuity.

## Available coverage (product dependant):

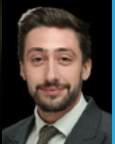
- 1st & 3rd party recall and replacement costs
- Crisis Consultancy costs
- Extra Expense
- Rehabilitation Costs
- Business Interruption
- Third Party Financial Loss
- Defence Costs
- Risk Management Bursary



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## Product Recall solutions are available for a variety of different industries (coverage triggers vary depending on the product):

- Contaminated Products – Food & Beverage industry, Pharmaceuticals, Cosmetics and Topical products. Limit up to USD250m
- Product Guarantee – Component Part Manufacturers (i.e. Automotive and White Good sectors). Limit up to USD200m
- Product Safety – Consumer Goods. Limit up to USD200m
- Packagers Protection – Packaging and Co-packers. Limit up to USD100m
- Trade Name Restoration / Restaurant Contamination – Food Service. Limit up to USD150m

# REPUTATIONAL RISK

Reputational harm is now one of the key emerging risks that a firm can face. The acceleration and amplification of news media means that reputational damage can be inflicted faster than ever before, so responses need to be urgent and coordinated. Executives and boards require real-time intelligence to identify threats, alongside protection against financial loss and crisis mitigation.

## Triggering event

- Reputational harm refers to any loss of or damage to the reputation, standing or status of the insured organisation, or to the respect, goodwill or favour rendered to the insured organisation.
- Pre-agreed drop in revenue threshold

## Coverage

- Real-time intelligence platform
  - enables a policyholder to practice proactive reputational risk management
- Pre-loss crisis sublimit of \$250,000 to mitigate potential reputational harm
- Business Interruption (BI) triggered by a drop in revenue
- A predetermined calculation ensures speed of payment without the need for a loss adjuster
- \$1 million sublimit for additional crisis costs
- Coverage for costs incurred once the pre-loss sublimit is exhausted and only after BI trigger is reached.



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## Available limit

- \$25m (additional capacity TBC)
- Target market – Available for all sized businesses, specifically targeting public-facing companies operating in competitive environments from the following industries: healthcare, leisure and hospitality, manufacturing, retail, transportation and technology
- Exclusions – Crises deriving from cyber, fraud/ intentional criminal acts, corporate strategic decisions, systemic and macro-economic declines

## Proposal information required

- Indications available using public information or annual revenue and operating profit for private organisations. A short application form is required for a bindable quote.

# SPECIAL CONTINGENCY (KIDNAP & RANSOM)

The safety of your people is non-negotiable. Hostile incidents, including kidnap and ransom events, are becoming more common and severe across every global region. Such incidents can result in devastating financial losses, compromised reputations, and result in serious physical and mental harm.

## Covered incidents

- Kidnap, Extortion, Detention, Hijack
- Threat, Disappearance, Express Kidnap
- Hostage Crisis, Assault
- Emergency Political Repatriation
- Loss of Earnings/Business Interruption, Product Extortion

## Covered losses

- Reimbursement of ransom payment, ransom lost in transit
- Additional Expenses including rest and rehabilitation and psychiatric care
- Legal Liability
- Personal accident

## Crisis Response

- Special Contingency policies provide unlimited access to crisis response consultants, following an insured event
- Consultants are highly qualified with backgrounds in hostage negotiation and crisis management – FBI, MI5 and DEA
- Each insurer retains the services of a dedicated response consultancy firm
- Policyholder has 24-hour access via emergency hotline
- Response consultants will always act independently of insurance

## Limit available up to

- Up to USD 100M

## Proposal information required

- Headcount split by country of operation
- Travel pattern

## Pre-incident training

- Our policies include a risk mitigation allowance bursary for client to use towards pre-incident training and preparedness. From Crisis Management plan reviews to travel security briefings, simulated incidents and desk top exercises, the response consultants can tailor training to clients' specific needs.

## Specialist additional coverages:

- Blackmail
- Stalking
- Child Abduction
- High net worth/private client
- Cyber extortion response consultant fees and expenses
- Marine Piracy



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# CRISIS MANAGEMENT RESPONSE

Lockton works with leading insurers to design bespoke crisis response policies, enabling you to respond immediately and recover quickly from even the most unexpected events. We offer direct access to prominent global risk consultancy firms with the capabilities and experience to help you act on a threat from the moment it occurs. Our solution offers 24/7, year-round access to consultants for a fixed annual premium. There is no limit to the amount of times that our crisis policies can be triggered, and no policy deductible.

## Covered incidents

- Up to 56 Insured Events covering continuity, property, personal, political, compliance, fraud, reputation, cyber and extortion risks
- Criminal events including bribery and industrial espionage
- Disaster events including natural disasters, major accident, environmental disaster
- Personal safety including murder, stalking, suspicious death, violent crime
- Political Risks including confiscation, deprivation, expropriation, nationalisation, illegal seizure
- Compliance, fraud and reputation, cyber and information, extortion risks including blackmail

## Covered losses

- Up to 120 days of global risk consultancy response
- Additional 250k per insured event for extra expenses following a policy trigger, including additional security/department costs/wages, etc.
- Psychiatric care (this is available under some policies)

## Proposal information required

- Headcount split by country of operation
- Travel pattern
- Company turnover

## Policy Trigger

- On the occurrence of an insured event
- Where there is an imminent danger of an insured event occurring

## Policy Benefits

- Expert-led global risk consultancy, allowing insureds to fulfil their duty of care to employees, while providing security, communications and crisis response capabilities
- Immediate, 24-hour access to world-leading crisis response experts on a global basis, for a fixed annual premium
- A single point of contact for all crisis situations through the emergency response hub
- Support and reinforcement of all existing risk management structures, including insurance policies
- Peace of mind for your business, in the knowledge that resources are in place to handle and respond to unforeseen events
- Up to 20% policy premium available for pre-crisis training and planning



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# ACCIDENT & HEALTH

People are the core of your business. But in a turbulent and unpredictable world, you face myriad challenges. From business travellers and aid-workers to international cricketers and film actors, we protect all sorts of people against a vast range of risks. We're talking risk solutions tailored to your personal needs. And we nurture lasting relationships with our insurers to make it happen.

## Expertise

Our Accident, Health, Sport and Contingency (AHSC) team has the passion and expertise to deliver the right solution for your circumstances. With over 100 years' combined experience in the insurance market, we're widely respected in Lloyd's. And we use our leverage wisely when advocating for our clients. Because your success is ours.

## Personal accident cover

Your people are your business. But a death or disability could have lasting consequences. You want to pick up the pieces as soon as possible. Personal Accident Insurance covers individuals and groups. You can get round-the-clock cover, or tailor it to include working hours only (including commuting). This is a benefit policy and typically compensates a company or an insured person (or their family) against:

- Accidental death
- Loss of limbs and eyes
- Permanent Total Disability (PTD)

We also offer Temporary Total Disability (TTD) cover. This provides weekly or monthly payments to replace any lost income due to an injury or illness preventing the insured from working.

## Cover we offer:

- Group personal accident
- Sport, including football, rugby, cricket and formula 1
- US Disability, from actors to CEOs
- Death by natural cause
- Catastrophe cover
- Business travel from SMEs to multinationals
- Expat
- Keyperson
- Yacht crew
- Pilot's loss of license/aviation personal accident
- Medical expenses
- Evacuation/Repatriation
- Hostile territories
- Space personal accident

## Keyperson

Like most organisations, your success depends on a few essential people. But an unexpected death or illness could stop you trading altogether. This insurance helps you recover after the loss of a key colleague, ensuring your business keeps going – and growing.

## Loss of licence

Loss of licence insurance protects you against the temporary or permanent loss of a pilot's licence due to an accident or illness.

## Travel schemes

Group Travel Insurance is available for all kinds of organisations, for both low- and high-risk destinations. We also help place multinational travel programmes.

## Sports

This essential protection covers professional athletes for Permanent Total Disablement (also known as career-ending protection) and Temporary Total Disablement (also known as Wage Protection).

## Contract protection

Have a contract with an individual who is intrinsic to a project? It could be an M&A scenario, or it could be an actor for a film. An unexpected death or disability could compromise the conditions of that contract – putting you at significant risk. Contract insurance would protect your business from the impact.

## Medical

Medical Insurance reimburses you for any medical expenses due to a sickness or injury.

## Evacuation and repatriation

Get access to qualified medical professionals and facilities in regions where the local treatment's inadequate or unavailable.

## Credit Card

Financial Institutions often benefit by using Credit Card Enhancement as a marketing tool. Cover can include Collision Damage Waiver, Online Fraud, Liability Waiver, Extended Warranty etc.



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