



UNCOMMONLY INDEPENDENT

# Crisis Management Solutions

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# INTRODUCING CRISIS MANAGEMENT SOLUTIONS

At a time when perpetrators are adapting their methods, supply chains are becoming more complex and a brand’s reputation can hang on a single tweet, emergency situations can develop rapidly. Often, businesses are forced to respond at a moment’s notice and in areas that are outside their expertise. 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.

We will act as your strategic partner, working closely with you to understand the pressures that you are dealing with, in order to manage your specific exposures. Our specialist in-house Political Violence, Special Contingency and Product Recall teams have deep knowledge and expertise in this area and they 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 individual organisation is likely to face.

Lockton Crisis Management Solutions offer:

- Cover that responds to the current threat or exposure
- A flexible and modular approach, tailoring coverage and limits to a client’s needs
- A competitively priced product, leveraging economies of scale
- Access to subject matter experts in Political Violence, Special Contingency, Product Re-call and Reputational Risk.

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| <ul style="list-style-type: none"><li>• <b>Crisis Management Response</b><br/>Up to 120 days indemnity</li><li>• <b>Active Assailant/Shooter</b><br/>Limit up to USD 100m</li><li>• <b>Reputational Risk</b><br/>Limit up to USD 25m</li><li>• <b>Sabotage &amp; Terrorism</b><br/>Limit up to USD 3bn</li><li>• <b>Full Political Violence, Riots, Strikes, Civil Commotion and Malicious Damage cover</b></li><li>• <b>Combined Sabotage &amp; Terrorism (General Liability/Employers Liability)</b><br/>Limit up to USD 1bn</li><li>• <b>Workplace Violence &amp; Stalking Threat</b><br/>Limit up to USD 25m</li><li>• <b>Auto-Terror Protection</b><br/>Limit up to USD 100m</li><li>• <b>Loss of Attraction</b><br/>Limit up to USD 100m</li></ul> | <ul style="list-style-type: none"><li>• <b>Threat of a Malicious Act</b><br/>Limit up to USD 100m</li><li>• <b>Nuclear, Chemical, Biological &amp; Radiological Malicious Acts (NCBR)</b><br/>Limit up to USD 250m</li><li>• <b>Special Contingency</b><br/>Limit up to USD 100m</li><li>• <b>Marine Piracy</b><br/>Limit up to USD 25m</li><li>• <b>Product Recall</b><br/>Limit up to USD 250m</li><li>• <b>Trade Disruption</b><br/>Limit up to USD 60m</li></ul> <p>Available subject to terms, conditions and acceptance of risk. Premium charged will be dependent on your circumstances.</p> <p>This is a guide only, for full details please review the policy wording and discuss with your Lockton broker.</p> |
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# CRISIS MANAGEMENT RESPONSE

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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, including:
  - Continuity and property, personal, political, compliance, fraud and reputation, cyber and information, extortive risks
  - and many more

## 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.

## Proposal information required

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

## Policy Trigger

- On the occurrence of an insured event
- On the suspicion of an insured event
- Where there is an imminent threat of an insured event occurring
- On the allegation of an insured event having occurred

## 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

# ACTIVE ASSAILANT /SHOOTER

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## 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:
  - Public relations costs/brand rehabilitation
  - 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

### Limit Available Up To

- USD 100m annual aggregate per policy

### Trigger

- Coverage is triggered by the occurrence of an actual violent act or threat thereof

### 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
- Payroll figures

# REPUTATIONAL RISK

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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.

## 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 bind-able quote.



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

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### Property Damage & Business Interruption

#### Coverage can include:

- Property damage
- Property damage as a result of a civil or military authority
- Business Interruption/Extra Expense
- Coverage responds to both certified and non-certified acts of sabotage and terrorism

#### Additional Coverage options

- Ability to follow and wrap around property forms
- DIC/DIL around government terrorism pools
- Riots, strikes and civil commotion cover, in addition to sabotage and terrorism or on a standalone basis
- Options to include full Political Violence Perils (War Perils)
- Can include Threat/Hoax sub-limit
- Can include Loss of Attraction sub-limit

#### Limit Available Up To

- USD 3bn annual aggregate per policy

#### Trigger

- Physical damage to an insured location from an act of sabotage and terrorism
- 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

# SABOTAGE & TERRORISM LIABILITY

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## Combined Liability/General Liability/Employers Liability, Auto-Terror Protection

### Coverage can include:

- Damages for bodily injury
- Damages for property damage
- Defence costs
- Claims expenses
- General Liability will respond as the primary liability cover
- Employers Liability will respond as an excess layer to the insured's workers compensation cover, where applicable

### Auto-Terror Protect

- The Auto-Terror Protect product operates as a contingent umbrella cover that wraps around any existing motor and General Liability/Employers Liability policies
- Third party liability, motor liability and employers liability
- First party damage to property insured, including owned vehicles and goods in transit
- Additional coverages to help respond to an incident, including public relations costs, counselling/psychiatric care costs, medical expenses, security costs, travel costs and funeral expenses

### Limit Available Up To

- USD 1 bn annual aggregate per policy
- USD 100m in respect of Auto-Terror protection

### Trigger

- When the insured becomes legally liable to pay any claim(s) for bodily injury and/or property damage, directly related to a terrorist event
- Defence costs at the point the insured has a suit brought against them, for an insured peril

### Proposal information required

- Schedule of values and locations, including zip codes
- Payroll figures
- Employee count
- Estimated visitor and guest count
- Any information on losses, threats or incidents that could give rise to a claim in the past five years
- Auto schedule including vehicle breakdown

# WORKPLACE VIOLENCE & STALKING THREAT

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## Legal Liability, Expenses & Business Interruption

### Coverage can include:

- Legal liability coverage to address legal expenses from lawsuits that may result from a covered event
- Expenses related to:
  - Public relations counselling
  - Psychiatric care
  - Medical or dental care
  - Employee counselling
  - Temporary security measures
  - Rehabilitation expenses
  - Personal accident expenses
  - Business interruption expenses for an act of workplace violence or a stalking threat
  - Consultant expenses (crisis management)

### Additional Coverage

- Off-site extension endorsement available to provide companies and their employees coverage for an 'offsite incident', such as an act of workplace violence that occurs at a client or vendor's facility

### Limit Available Up To

- USD 100m annual aggregate per policy

### Trigger

- A deliberate physical attack by an Active Assailant at an insured location, whether pre-sent or not
- Includes cover for hand-held weapons, road vehicles, corrosive substances, drones and remote detonations

### Proposal information required

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

# LOSS OF ATTRACTION

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## Non-Damage Business Interruption

### Coverage can include:

- Indemnity for net profit loss where, as a direct result of an insured peril within a set radius, the insured suffers loss of attraction to an insured location
- Option to select additional 'trigger' locations that may have a direct relationship with the insured revenue
- Insured perils include sabotage and terrorism, riots, strikes and civil commotion
- Marauding terrorists attack
- Active Assailant/Shooter trigger available
- Threat and Hoax trigger available

### Limit Available Up To

- USD 100m annual aggregate per policy

### Trigger

- The coverage will respond when the ascertained net loss, at a named location, is the result of an insured peril that occurs within a specified radius or at a predetermined trigger location(s), subject to a predetermined percentage reduction in the insured forecasted net profit

### Proposal information required

- Schedule of values and locations, including Business Interruption figures
- Forecasted monthly Business Interruption figures, broken down by revenue and fixed expenses
- Any information on losses or incidents that could give rise to a claim in the past five years

# THREAT OF MALICIOUS ACT

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## Non-Damage Business Interruption

### Coverage can include:

- Business interruption with no requirement for physical damage
- Post-loss assessment from security specialists, following a threat made against you
- Advice to insured on mitigating the risk of losses, whether a claim is made or not
- Not limited to sabotage and terrorism and includes malicious acts

### Limit Available Up To

- USD 100m annual aggregate per policy

### Trigger

- This extension would respond if, as a result of a threat or hoax:
- One or more of your premises are evacuated
- Staff or the public are prevented from leaving your premises
- Access to your premises is prevented by order of a civil or military authority

### Proposal information required

- Annual Business Interruption figures for each location
- Hours of operation
- Any information on losses, threats or incidents that could give rise to a claim in the past five years

# NCBR MALICIOUS ACTS (NUCLEAR, CHEMICAL, BIOLOGICAL & RADIOLOGICAL)

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## Property Damage, Business Interruption, Liability & Decontamination Clean-up Costs

### Coverage can include:

- Blast damage
- Decontamination
- Clean up and/or removal costs
- Demolition, increased cost of construction and loss control
- Loss of net income and extra expense
- Denial of access business interruption
- Control risks consultation services
- Broader malicious acts cover, not limited to sabotage and terrorism
- No zonal limitation on the origin of attack

### Additional Coverage

- NCBR combined General/Employers liability
- Damages for bodily injury
- Damages for property damage
- Defence costs
- Claims expenses
- General Liability will respond as the primary liability cover
- Employers Liability will respond as an excess layer to the insured's workers compensation cover, where applicable

### Limit Available Up To

- USD 250m annual aggregate per policy

### Trigger

- Property blast damage to an insured location from a malicious NCBR attack
- A civil or military authority mitigating the consequences thereof
- Contamination clean up and/or removal costs at an insured property as a direct result of a malicious NCBR attack, whether the source of the attack was at a named or un-named location

### Proposal information required

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

# SPECIAL CONTINGENCY

For more information please  
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## Covered Incidents

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

## Covered Losses

- Reimbursement of ransom payment, ransom lost in transit, additional expenses incurred by the policyholder and legal liability
- Personal accident

## Crisis Response

- Special Contingency policy provides unlimited access to crisis response consultants, following an insured event
- Consultants highly qualified – 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
- Company turnover

# MARINE PIRACY

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## Covered Incidents

- Kidnap – Illegal Seizure
- Loss of Hire

## Covered Losses

- Reimbursement of ransom payment, ransom lost in transit, additional expenses incurred by the policyholder and legal liability
- Personal accident

## Crisis Response

- Piracy policy also provides unlimited access to crisis response consultants, following an insured event
- Consultants highly qualified in handling piracy cases which often have different elements to those found with a standard kidnap or extortion case
- 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 25M

## Proposal information required

- Vessel name and transit route
- Minimum freeboard and speed
- Security, including use of armed guards, citadel and razor wire

# PRODUCT RECALL

Brands, manufacturers and food service clientele all have exposures to product defects and contamination events, that can lead to recalls. These can have a catastrophic effect on the economic viability of a business, as well as on its reputation for stakeholders.

## Available coverage (product dependant)

- 1st & 3rd party recall & replacement costs
- Crisis Consultancy costs
- Extra Expense
- Rehabilitation
- 1st party Loss of Profits
- 3rd party financial loss
- Defence Costs

For more information please contact a member of the Product Recall & Brand Damage team or:

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## We can put forward Product Recall solutions for a variety of different industries:

- **Contaminated Products** – food & drink industry, cosmetics and topical products
  - Limit up to USD250m
- **Product Safety** – consumer goods
  - Limit up to USD200m
- **Packagers Protection** – packaging manufacturers
  - Limit up to USD100m
- **Product Guarantee** – component part manufacturers
  - Limit up to USD200m
- **Trade Name Restoration/Restaurant Contamination** – foodservice
  - Limit up to USD75m

# TRADE DISRUPTION INSURANCE

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Trade Disruption Insurance products (TDI) are designed to protect against the many obvious, and not so obvious, risks that international trade is exposed to throughout the supply chain. They are a significant enabler for exports, imports and international projects. This is bespoke cover and a range of perils can be considered, including:

- **Political risk:** confiscation, expropriation, deprivation, nationalisation, licence cancellation, em-bargo and abandonment
- **Physical risk:** fire, flood, storms, earthquake, volcanic eruption; accidents to the conveyance on which goods are loaded
- **Political violence:** strikes, riots, civil commotion, terrorism and war
- **Marine perils:** loss or damage recoverable under specific marine insurance clauses; emergency closure or blockage of waterways, harbours, airports, roads or railway lines
- **Other perils:** we are always happy to discuss other perils that may apply to your business.

## Available Coverage

- Limit \$60m
- Loss of profit
- Extra costs and expenses: the cost of getting things back on track
  - Airfreight alternative products
  - Alternative port or route
  - Alternative vessel
  - Sourcing alternative products elsewhere
- Contractual penalties: USD per day of delay
  - Liquidated damages
  - Contractual penalties

## Proposal information required

- Supply Route Application Form

# MEET THE CRISIS MANAGMENT TEAM

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