CrisisResponse®

Potential crisis events, such as terrorist attacks or active shooting incidents, can put multinational organizations at great operational and reputational risk. Without having the appropriate measures and assistance in place prior to the occurrence of such events, organizations can face reputational damage, loss of valued customers and vendors, revenue decline and subsequent uphill struggles to restore public confidence.

CrisisResponse® provides WorldRisk Foreign Commercial General Liability insureds access to the resources needed for the management of a man-made crisis event. Insureds can call AIG's toll-free crisis hotline 24/7 to select which of AIG's leading public relations firms and crisis management experts would be best to assist in maintaining a positive brand reputation.

Coverage Considerations

- Limits are in addition to Foreign Commercial General Liability limits.
- An aggregate limit of up to $300,000 per policy term is provided.
  - Up to $250,000 for each crisis event for temporary living, travel, psychological counseling, medical transportation and funeral expenses.
  - Up to $50,000 for each crisis event for public relations expenses.

Claims Scenarios

A multinational company manufactures space heaters
One night, fire severely destroys a ten story apartment building in Dusseldorf, Germany. A number of tenants are severely injured and hospitalized for smoke inhalation and many expensive cars in the basement are destroyed. Initial media reports identify the cause of loss as an electrical fault in a space heater made by the multinational company. Unsure of what to do about the media's comments, the company's CEO calls the CrisisResponse 24-hour hotline.

A U.S.-based charitable organization sends a small delegation of board members and staff to visit schools in Nigeria
During the trip, one of the staff contracts epidemic meningitis and some students in the school also get sick. The Nigerian Government learns of the incident, quarantines the school and blames the organization for spreading the disease. The group is forced to remain quarantined for over a week with no suitable lodging. Hoping that media attention would help bring back the group, one of the members' wives pleads for their return to a local U.S. news station. The president of the board immediately calls the CrisisResponse 24-hour hotline.

Contact your broker or local WorldRisk underwriter to learn more.