



# CrisiSolution<sup>®</sup> Insurance

While rarely publicized, crisis events such as kidnap for ransom, extortion, wrongful detention, and security evacuation are ever-increasing threats to not only businesses and their employees as they conduct international business, but also employees' families traveling with them. Whether traveling the globe on business, for leisure, or establishing a residence overseas, it is important to have a comprehensive package of both insurance and service protection to respond to these crisis events that can occur in the various 'hot spots' and major city centers worldwide.

AIG's CrisiSolution coverage provides broad, round-the-clock coverage, expansive protection, 24/7 emergency support, and deep claims expertise to support clients, their employees, and their families while traveling.

## Coverage Details

- Broad coverage for amounts related to kidnap, ransom, and extortion incidents, including:
  - Ransom/extortion
  - Consulting expenses
  - Judgements, settlements, and defense costs
  - Death and dismemberment benefits
  - Personal financial loss, medical, rest and rehabilitation, and travel expenses
- Up to \$25 million in primary limits
- Protection for traveling employees and their families, with the best-in-class prevention, response, and security consultancy services from Crisis24 and MBL Global
- Round-the-clock coverage for insured persons and relatives, whether business-related or otherwise

## Market-Leading Underwriting and Appetite

- Broad risk appetite, offering worldwide coverage for companies across types and sizes
- More than six decades of industry knowledge, resources, and data enable AIG to offer coverage solutions tailored to clients' specific needs
- Dedicated underwriters across the U.S. focus on providing best-in-class service to clients and brokers
- Holistic multinational capabilities with rapid turnaround to help protect clients wherever they operate

## Exceptional Claim and Crisis Support

- Deep claims expertise with a proven track record of quickly responding to claims around the globe
- Best-in-class global crisis management response and consulting firm for preventative training, planning, and immediate response support when it's needed most

## Basic Coverage

- Kidnap and ransom
- Extortion
- Wrongful detention
- Hijacking

## Supplemental Coverage Endorsements

- Threat
- Disappearance
- Child abduction
- Evacuation and repatriation
- Express kidnapping for an event lasting less than 24 hours
- Stalking
- Enhanced assault

## Crisis Prevention and Response

### Crisis24

As part of their premium, CrisiSolution® insureds have access to response and consulting services from Crisis24, a highly specialized security risk and crisis management consultancy with 30 years of experience. Crisis24 has one of the largest teams of full-time and exclusively retained consultants in the industry and advises on an average of more than 130 activations each year, which means their response consultants remain current on a wide range of incident types all around the world.

Crisis24 response consultants are strategically based across 16 global locations, enabling them to provide the most rapid response in the industry, local expertise, language and cultural understanding, and a high degree of operational resilience.

Crisis24 offers a wide scope of risk and crisis management services, including but not limited to:

- Crisis management capability building
- Security risk management
- Training including simulated workshops
- Cybersecurity risk management
- Travel risk management

## MBL Global

The psychological post-event harm caused to survivors of critical incidents can be significant. From an individual kidnapping to wrongful detention, MBL Global provides a socially responsible, coordinated, turnkey solution to deal with one of today's most pressing problems worldwide: mental health.

MBL provides rehabilitation for individuals suffering psychological trauma following an incident. They deliver comprehensive, rapid response and post-event counseling services, providing 1:1, virtual, group, and telephonic post-event case management as appropriate to help an insured's employees and their families recover.

- Managed trauma counseling services in over 190 countries
- Assistance in 70 different languages
- 24/7 emergency contact number

*AIG has more than six decades of experience providing management liability solutions for public, private and non-profit organizations and their directors, officers, and employees. Our extensive experience, expertise, and insights enable us to tailor solutions that meet our clients' individual needs. Coverage is backed by AIG's financial strength, integrated claims model, and proven claim expertise, ensuring that we are there for our clients when they need us most.*

## Contact

For more information, please contact your local Financial Lines underwriter or email [FinancialLines@aig.com](mailto:FinancialLines@aig.com).



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