CrisisResponse

Potential crisis events, such as terrorist attacks, infectious disease outbreaks, or active shooting incidents, 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

**Study abroad program students and chaperones held hostage in South Africa**

A group of students and chaperones participating in a university study abroad program in South Africa were taken hostage and robbed of money, jewelry, and passports. As soon as they were released, the insured made efforts to bring the group home on an emergency basis.

AIG arranged flights and secured ground transport, temporary lodging, and emergency passport replacement to bring the group home within two days. After their return, the university sought reimbursement for out of pocket expenses incurred due to the early termination of the trip. AIG reimbursed $161K of additional expenses under the Crisis Response coverage.

**A U.S. Student Crisis in Israel**

During a flare up of violence between Gaza and Israel during the summer of 2014, the insured, which organizes student trips to Israel, was forced to evacuate, transport, and secure alternative lodging for 400 students.

AIG reimbursed the insured for transportation of the entire group away from the battle zone to a more secure area, and arranged lodging accommodations for 24 days. No students were harmed and all returned home safely. AIG paid a full limit total of $250K in Crisis Response costs.

Learn More

Contact us at toserve@aig.com to learn more about WorldRisk’s foreign casualty package options.