

THIS INFORMATION IS INTENDED FOR INSURANCE BROKERS, OTHER INSURANCE PROFESSIONALS AND HR/BENEFIT MANAGERS ONLY.

LifelinePlus

Group Personal Accident & Travel + Crisis Insurance

We've got
your back



Crisis Plus Extension (Optional)
Who, What, Why and How?



Crisis Plus Extension:

Who is it for?

In a time of escalating risks around the world, organisations need to ensure their people are adequately protected. The Crisis Plus optional extension to Lifeline Plus allows organisations of all sizes and industries the access to 24/7 expert security consultancy support in the event of a crisis or a possible crisis. It is suitable for small and medium sized businesses that do not have their own in-house security function or crisis management plan, and for larger organisations looking to augment their existing security teams.

It is important to note that Crisis Plus does not replace the need for a standalone Crisis Solutions or Kidnap and Ransom policy. Please discuss your cover requirements with your insurance broker or AIG.

Cover for the whole organisation

Crisis Plus can be triggered by a crisis event impacting any of the following individuals:

Within the organisation



Directors



Partners



Officers



Employees

Attached to the organisation



Consultants



Contractors



Interns or Students



Volunteers

Owing a duty of care



Customers on premises



Third parties on premises



Guests at corporate events



Partners and their children while on insured trips



Crisis Plus Extension:

What does it do?

Crisis Plus provides 24/7 access to expert security consultants to guide an organisation through the best possible response to a crisis; from prevention and mitigation through to crisis management and recovery.










The cover provides for crisis consultancy fees and expenses in response to a wide range of crisis events. Crisis consultancy support can be offered over the phone or in-person, with response consultants being deployed as necessary to an incident's location as well as an organisation's head office.

Crisis Plus Extension covers crisis consultancy fees and expenses:









- Up to £250,000 per event or 60 day period (whichever is reached first)
- £1,000,000 aggregate per policy period

An expert 24/7 response for a range of crisis events that may impact an organisation or its people.

Criminal risk events

-  Abduction
-  Assault
-  Blackmail
-  Bribe Demand
-  Disappearance
-  Hostage Crisis
-  Stalking Event
-  Suspicious Death
-  Workplace Violence

Terrorism and political violence events

-  Act of Terrorism
-  Civil Commotion
-  Civil War
-  Coup D'etat
-  Insurrection
-  Malicious Damage
-  Radicalisation
-  Revolution
-  Riot
-  War

Catastrophic risk events

-  Environmental Disaster
-  Epidemic
-  Manmade Disaster
-  Damaging Natural Disaster
-  Pandemic

Support and Training

When a client purchases the Crisis Plus extension they will receive up to 2 hours of phone-based onboarding support, and an additional 5 hours of face-to-face (limited to UK locations) or web-based crisis prevention and response training.



Crisis Plus Extension:

Why would a client need it?

If a crisis event were to occur, either at home or abroad, would an organisation have the experience and capability to respond effectively to an individual or group with which it owes a duty of care? For the majority of organisations that reflect on this question honestly, the answer would likely be no. Crisis Plus ensures organisations have access to specialist response consultants should they find themselves in a situation where they need them.

Incidents do not necessarily need to have occurred to give cause for concern. With Crisis Plus, a request for support can be triggered by a potential threat. With immediate guidance from experts, clients can prepare for a crisis and, if possible, minimise its impact.



Financial efficiencies

For many small and medium sized companies, resourcing an in-house security team may not be feasible, while the financial costs of funding an outsourced security service may be prohibitive.

Crisis Plus is a highly efficient and effective alternative. Organisations gain the reassurance of immediate access to a full-service crisis operations centre ready to respond, whenever and wherever it is needed.



Public authorities and a rapid response

In some countries the Police response to a crisis may be inconsistent with expectations. Even in more developed countries, the response may not be as swift or wide reaching as an organisation would like.

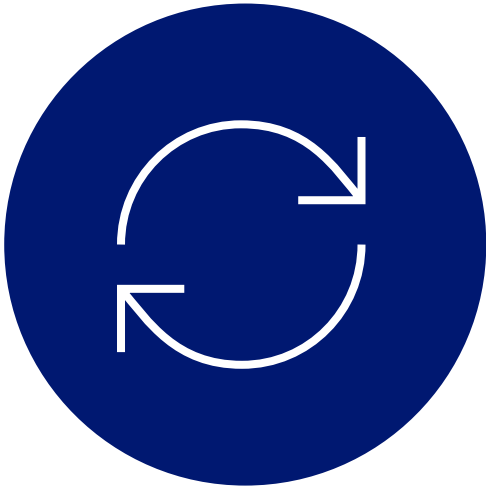
Crisis Plus provides access to consultancy services that can manage liaison with local Police adding valuable interpretation of local laws and procedures for an organisation whilst extending the investigatory resource available.



Preparation and prevention

It isn't just crises that have taken place that give organisations cause for concern, but also possible eventualities that haven't happened yet.

With Crisis Plus organisations can request advice and guidance about potential threats (such as an upcoming activist demonstration in the vicinity or an increased terror threat).



Crisis Plus Extension:

How would it respond?

In the case of a theoretical stalking event, we examine how the response consultancy provided through Crisis Plus could respond to assist the individual involved.

A stalking event can range from unwanted attention through to a physical assault. Just the thought of being followed can instil fear and panic in an individual. For employees, a stalking situation can impact their whole life and significantly impact their ability to attend their place of work and perform their job role.

When someone within an organisation is being persistently followed or threatened, who can an organisation turn to for advice and assistance?

In response to a stalking event, Crisis Plus could respond with consultancy support offering:



- **Initial response**
Ensures that the individual receives immediate appropriate advice.
- **Secondary response**
Once the initial crisis is contained, provides secondary response initiatives and measures.
- ↻ **Continuation**
Continue to support the individual involved with appropriate measures to ensure safety and recovery.

For illustrative purposes only. As every crisis situation is different, the level and type of response will vary on a case-by-case basis. Experienced crisis response consultants will assess and provide the response deemed applicable to the individual circumstances.

Crisis Plus Extension

Response Scenarios

Disappearance

A company employee disappears while on a sponsored run around a Mediterranean island. A detailed search by local police cannot locate the individual and no sign of criminality is found. After local media coverage, the client receives a demand for money for the safe release of the individual.



Consultant deploys to location and liaises with local law enforcement.



After investigating, establishes the demand for money is a hoax.



Carries out a further search of the area using different techniques and establishes the circumstances around the employee's accidental death.

Act of Terrorism

A small business is forced to close temporarily and some of their staff are traumatised following a terrorist attack in the area.



Consultant deploys on-site and advises on business recovery.

Civil Commotion

A services firm is fearful of a potentially violent demonstration planned close to its office.



Consultant advises on the safe movement of staff and customers entering and leaving the premises.



Liaison with police and emergency services to establish the scope and extent of the demonstration.



Advice on external communications to customers and suppliers.

Workplace Violence

A UK company announcing redundancies have threats made against the HR Manager. The HR manager also fears she was followed home one evening and receives a number of intimidating silent telephone calls. Intimidation continues with deliberate damage to the HR Manager's car and a threatening letter being received at her residence.



The crisis operations room gives over the phone advice on personal safety at home and in the office, and how to implement practical security measures. They also liaise with local police to make them aware of the situation.



Consultant deploys to location, installs basic covert CCTV and conducts surveillance around the office and residence.



Evidence gathered identifies individual involved, enabling the police to act.

Damaging Natural Disaster

UK nationals are on a business trip in the Caribbean when an earthquake strikes. With severely damaged infrastructure and communications, the situation deteriorates with looting, criminality and hostage taking incidents occurring. Isolated in a company villa, the travellers seek advice on how to stay safe until an evacuation can be organised.



Using satellite communications, consultants brief the individuals on the storage of water and food, and how to protect themselves from diseases.



The individuals are guided to a safer location where other foreign nationals are congregating and away from lawless areas.



Monitoring continues until outside help arrived on scene in the form of US military advisors.



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All of the emergency and assistance services described are subject to the policy cover. Please refer to your policy wording for full details of benefits, terms, conditions and exclusions.

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