

Crisis Complete

A photograph showing two people in business suits pointing at a tablet displaying a line graph. The scene is dimly lit with blue ambient light, suggesting a professional meeting or data analysis session.

# Crisis Complete

Calibrated Crisis Protection for Businesses





# Complete Crisis Protection

An organisation can be hit by a crisis at any time. It is essential to make sure that your people, property, product and reputation will be protected in the event of a crisis – whatever form it takes.

We want you to have the confidence to grow your business, safe in the knowledge that we'll be there to support you if you ever experience a crisis.

As a leading global insurer, we work with clients around the world to help them understand the risks they face and provide a range of leading security mitigation and response services.

We have designed our Crisis Complete solution to respond to a broad range of crises. It is coordinated by our specialist security consultants who work closely with you to ensure you have the insurance cover and security support you need.

From the day that your Crisis Complete insurance begins, you have access to both our in-house security consultants and leading external vendors, including Crisis24, a market leading crisis consultancy and Gardaworld, the largest privately owned private security company in the world.

# Who is Crisis Complete for?

Crisis Complete provides additional security support for any organisation, large or small.

**Smaller businesses'** natural focus often falls upon growing the brand, their competitive angle and their product currency. This leaves little room for security provisions, with many businesses only having a limited security capability, if any. Crisis Complete alleviates any pressure on this function, and, as part of their insurance placement, small business owners have access to preparation, planning and advice that can support their business growth safely and securely.

**Medium sized and larger businesses** often face broader compliance and audit regulations which pull resource away from existing internal security capabilities. It may also be headcount and financially intensive to grow a security structure which reflects a dynamic threat environment. Yet strategic assessments, threat monitoring and post incident recovery actions are also essential asset protection measures. Crisis Complete comprehensively addresses this imbalance by providing the business with depth in security resource and capability where required.



# What's a crisis?

We define a wide range of events as crises. Including natural disaster, political uprisings, terrorist incidents and many more.

**A crisis is a decisive or unstable time for your business that has the potential to cause:**



## Serious Injury or Death

Serious bodily harm to any 'insured person' on your policy.



## Material Disruption

Significant disruption to your operations, because of the event itself or the publicity around it.



## Loss of Revenue

A fall of more than 20% in your consolidated revenues, or a fall of more than 15% in your share price.



## Reputational Impacts

A serious adverse impact on your reputation.



# What's covered?

Crisis Complete allows you to create a cost-effective extension to your existing security arrangements.

Cover includes protection for issues relating to:



## Capture, Detainment or Disappearance

Abduction, Detention, Disappearance, Hijacking or Kidnapping



## Criminal risks

Assault, Blackmail, Bribe Demand, Bribe Offer, Commercial Retaliation, Criminal Facilitation, Employee Dishonesty, Extortion, Product Tampering, Stalking Event, Suspicious Death, Unauthorised Premises Access or Workplace Violence



## Compliance, Fraud and Reputation risks

Agent Duty Breach, Competitor Malfeasance, Contract and Procurement Fraud, Counterfeiting, Defamatory Allegation, Embezzlement, Financial Statement Fraud, Internal Bribery, Malicious Prosecution or Money Laundering



## Information Risks

Cyber Attack, Industrial Espionage, Proprietary Information Theft, Social Engineering or Unauthorised Disclosure



## Political risks

Blockade, Confiscation, Deprivation, Expropriation, Forced Abandonment, Illegal Seizure, Nationalisation, Occupation or Political Repatriation



## Terrorism and Political Violence

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



## Catastrophic risks

Environmental Disaster, Man-made Disaster or Damaging Natural Disaster

# Activating Crisis Complete



## Activation

Policyholders can utilise this service on suspicion, likelihood or where evidence of an actual event occurs.



## Accessing support

Crisis Complete is triggered by a call to our dedicated 24/7 hotline whenever one of the covered events has happened – or is likely to happen within 30 days.



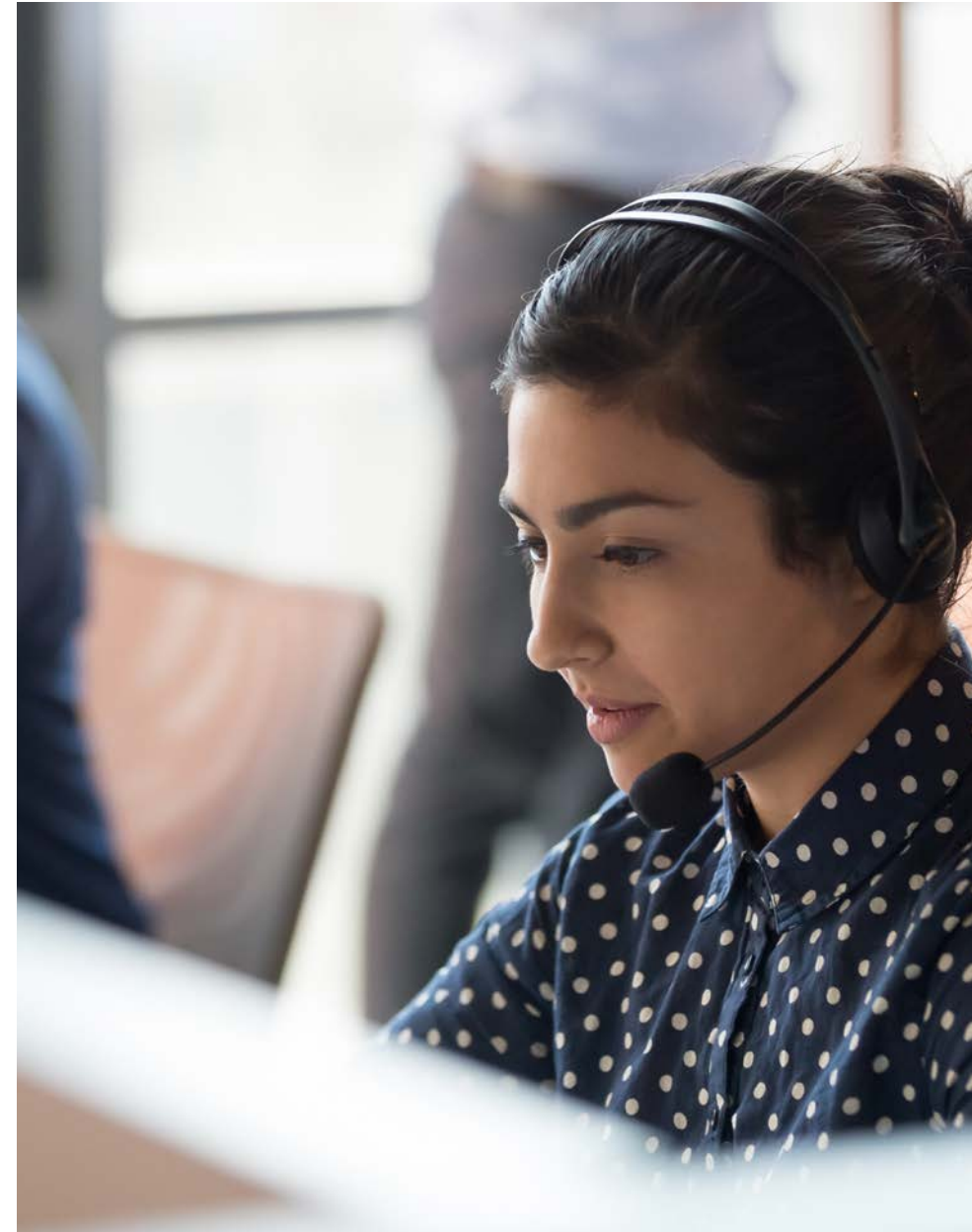
## Rapid response

The call initiates a 48 hour preliminary triage investigation. If the problem is not resolved our consultants, Crisis24 will discuss further actions with the client.



## Global deployment

If further action is needed, our consultants are standing by to deploy globally to resolve the crisis as quickly as possible, with minimal business continuity impact.



# Support throughout the process

In Crisis Complete we believe in providing a comprehensive level of support throughout the placement, binding process and for the duration of your insurance coverage. Crisis Complete works to protect your physical assets and more importantly your people in difficult situations when you need help most.

We recognise that this type of insurance is sensitive, discreet yet potentially critical, as such we have designed an engagement process and client journey to complement your business. Our insurance is not only about risk transfer; from the outset we look to establish a personal process between clients, underwriters, brokers and our AIG security consultants to deliver bespoke solutions that work for you and your business.



## Support throughout the process (continued)





# Case Study

A political uprising severely disrupted a global manufacturing company's supply chain across several cities. The anticipated delay in the supply chain was identified as an unacceptable strategic failure.



Crisis 24 provided comprehensive and immediate expert support throughout the crisis: During the initial 6 weeks several director-level consultants with extensive experience in crisis management and managing in-country crisis communications were engaged at the client's headquarters and at various field operations.

After the blockades impacting the supply chain were removed by the government, an ongoing security threat remained with widespread protests, increased crime, land occupations and pro-government paramilitary groups. Crisis24's support was calibrated to reflect this long-tail period of crisis recovery and an in-country incident management team continued to support the client for a further 16 months.

The graphic illustrates the extent of Crisis24's support for the client at different stages of the crisis, and the ultimate benefits to the client from a due diligence, operational and resilience perspectives.



0-6 WEEKS



IMMEDIATE RESPONSE

A GARDAWORLD COMPANY

6 WEEKS – 16 MONTHS



POST-TRAUMA RESPONSE

A GARDAWORLD COMPANY

BENEFITS FOR CLIENT



**BUSINESS RESILIENCE**

Areas for improvement were identified within the organisation's global security infrastructure and recommendations offered to the Board of Directors on how to enhance organisational resilience.



**BUSINESS CONTINUITY**

Due to the timely and expert support delivered, the client was able to meet their contractual obligations and adjust their operations to the new political and security situation.



**DUTY OF CARE**

The client was able to effectively and visibly discharge its duty of care for staff, local and foreign nationals and visiting ex-patriots and VIPs.



Crisis Event

Severe shock to supply chain

HQ AND IN COUNTRY SUPPORT

MONITORING AND ANALYSIS

TRAVEL SECURITY

OTHER COUNTRY EXPOSURES

SUPPLY CHAIN

ONGOING OPERATIONAL SUPPORT

EMBEDDED STRUCTURAL SUPPORT

0-6 WEEKS

6 WEEKS – 16 MONTHS

0-6 WEEKS

## IMMEDIATE RESPONSE



### HQ AND IN COUNTRY SUPPORT

Director level consultants with extensive experience in crisis management and crisis communications immediately deployed to the organisation's Headquarters, while experienced local language-speaking incident management team deployed to assist in-country operations.



### MONITORING AND ANALYSIS

24/7 Media monitoring and analytical reports, from Latin America specialists: short, medium and long-term analysis of security and political situation, monitored routes, protests, paramilitary, political actors and activists. Daily reports supported security risk management and political risk consulting services.



### TRAVEL SECURITY

Help creating a mobile security team focusing on safety of all staff including home to work travel routes. Close protection professionals provided secure transport to executives and VIPs travelling in country and worked with the client's transportation team to enhance in-house secure transport services.



### OTHER COUNTRY EXPOSURES

CRISIS24 supported the client's operations in three other potentially impacted countries in the region, including intelligence and analytical support, political risk consulting services, investigation services and threat and vulnerability assessments.



### SUPPLY CHAIN

Crisis24 conducted analyses of the supply chain route and provided creative alternatives to move products across barricades.

## BENEFITS FOR CLIENT

### BUSINESS RESILIENCE

As for improvement were identified within the organisation's global security infrastructure and recommendations were presented to the Board of Directors on how to enhance organisational resilience.

### BUSINESS CONTINUITY

Due to the timely and expert support provided, the client was able to meet their contractual obligations and sustain their operations to the new political and security situation.

### DUTY OF CARE

The client was able to effectively and fully discharge its duty of care for the safety of local and foreign nationals and returning ex-patriots and VIPs.

0-6 WEEKS



### IMMEDIATE RESPONSE

6 WEEKS – 16 MONTHS



### POST-TRAUMA RESPONSE

### BENEFITS FOR CLIENT

6 WEEKS – 16 MONTHS

## POST-TRAUMA RESPONSE



#### ONGOING OPERATIONAL SUPPORT

An in-country incident management team continued to support the client for 16 months, with Business Continuity, Incident Management and Political Risk consulting including Travel Risk Management services, security analysis and advisory services to navigate the changing business environment.



#### EMBEDDED STRUCTURAL SUPPORT

A senior Crisis24 Consultant was embedded for 6 months as regional company security manager: conducting security risk and vulnerability assessments for 22 sites. Security provisions were assessed against country, regional and site level threats, with findings incorporated into a Risk Register with threat specific risk ratings. All facilities were evaluated to prioritise areas for security enhancement.

RATIONAL

STRUCTURAL



#### BUSINESS RESILIENCE

Areas for improvement were identified within the organisation's global security infrastructure and recommendations offered to the Board of Directors on how to enhance organisational resilience.



#### BUSINESS CONTINUITY

Due to the timely and expert support delivered, the client was able to meet their contractual obligations and adjust their operations to the new political and security situation.



#### DUTY OF CARE

The client was able to effectively and visibly discharge its duty of care for staff, local and foreign nationals and visiting ex-patriots and VIPs.

[www.aig.co.uk](http://www.aig.co.uk)

---

American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions and other financial services to customers in approximately 70 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

Additional information about AIG can be found at [www.aig.com](http://www.aig.com) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: @AIGinsurance [www.twitter.com/AIGinsurance](http://www.twitter.com/AIGinsurance) | LinkedIn: [www.linkedin.com/company/aig](http://www.linkedin.com/company/aig). These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference herein.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at [www.aig.com](http://www.aig.com). All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

American International Group UK Limited is registered in England; company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109). This information can be checked by visiting the FS Register ([www.fca.org.uk/register](http://www.fca.org.uk/register)).

