

CRISIS RESPONSE & SECURITY RISKS



In today's global business economy, the threat of a crisis event, such as malicious attacks, workplace violence, civil commotion, kidnap and extortion as well as man-made disasters is significant. When they occur they require a swift, organized, and specialized response. Crisis Response and Security Risks insurance covers you for the hazards faced; giving you access to S-RM crisis management response team 24 hours a day, 365 days a year as well as a suite of covers for extra expenses faced in the wake of an Insured Event.

There are 2 sections to the policy:

Section 1: Crisis Response – Covers costs of the provision of Crisis Response Services and Crisis Response Expenses when a Covered Event occurs.

Covered Events:

- a. **Criminal Events:** Bribery, Industrial Espionage, Malicious Product Tampering, Sabotage.
- b. **Personal Safety Events:** Abduction, Major Accident, Murder, Suspicious Death, Stalking, Violent Crime.
- c. **Political Violence Events:** Active Assailant Event, Civil Commotion, Denial of Access, Malicious Damage, Riot, Strike, Terrorism.

The coverage includes:

- a. **Crisis Response Services**
 - i. **General Crisis Response** - 24/7/365 access to S-RM Crisis Management Consultants, Security Risk Assessment, Provision of intelligence and investigation(s) services.
 - ii. **Crisis Communications Support** - Internal and external crisis communications strategies, media and social media monitoring services and strategic response.
 - iii. **Post-Event Support** – Debriefing, advice on future risk mitigation and lessons learned, security awareness training.
- b. **Crisis Response Expenses** - Costs of additional security personnel, reasonable fees and expenses of independent psychiatric care, psychological counselors.

Section 2: Security Risks – Covers ransom, crisis consultants' fees, and additional expenses when an Insured Event occurs.*

Insured Events:

Kidnap, Extortion, Hijack, Wrongful Detention, Threat Event, Disappearance, Express Kidnap, Hostage Crisis, Child Abduction, Workplace Assault

Insured Loss:

Ransom, Ransom in Transit, Crisis Consultants' Fees and Expenses, Legal Liability, Personal Accident and Additional Expenses (eg. salary remuneration, travel costs, temporary physical security costs, etc)

* Section 2 is a reimbursement policy; the Insured must choose a ransom limit appropriate to the amount they would be capable of paying for a ransom in a Kidnap and Ransom event.

Consultants:

Crisis Management Consultants
S-RM
<https://www.s-rminform.com/about/>

General Conditions and Exclusions to note:

- Sanctions clause to apply
- Confidentiality clause to apply
- Cyber Exclusion
- Coronavirus Exclusion

Out of Scope business:

- Cryptocurrencies
- Coal Mining and Production
- Tobacco Manufacturing and Production
- Weapon Manufacturing



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