

# EMEA Financial Lines – Crisis Solutions



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## The AIG Advantage

### Product Offering

- AIG offers a number of Crisis Solutions products, including Kidnap-for-Ransom Insurance and Crisis Complete.
- Kidnap-for-Ransom Insurance helps to cover the costs arising from a broad range of threats that may impact a client's employees, business, brand or reputation. This insurance provides AIG customers with access to world-class crisis consultants, ensuring expert support across a broad range of geographies and circumstances.
- Crisis Complete is a broad all risk solution. More than 50 covered perils provide clients with the flexibility to tailor coverage to their risk register. Crisis Complete incorporates crisis management support, including but not limited to criminal risks, informational risks, political risks, war and natural disaster.
- Alongside these products, we have several additional layers of insurance which can be provided as endorsements or as stand-alone coverage. These include:
  - Short-term Cover
  - Private Clients
  - Active Assailant
  - Product Loss
  - Stalking
  - Business Interruption
  - Hostage Crisis
  - Tiger Kidnapping
  - Maritime Piracy

### Local Expertise & Global Reach

Our insurance products are supported by best-in-class vendors that provide:

- 24/7 access to expert consultants to guide clients through the optimal response to a crisis, from prevention and mitigation, to crisis management and crisis recovery.
- Deployment of response consultant(s) to the location of an incident where necessary.
- Liaison support with emergency services, incident investigation and incident impact assessment.
- Assistance in establishing a Crisis Management team.
- Post-incident trauma support.
- Deployment of response teams from strategic locations worldwide for timely intervention, regardless of operational environment or crisis complexity.
- Asset capacity in-country in permissive and non-permissive environments.
- Consultancy to help our clients understand their risk exposure and manage that risk through preventative measures.

### AIG Claims Expertise

- AIG has a large and experienced team of Financial Lines claims professionals. We can help guide our clients through the most complex and unpredictable environments and international exposures related to Crisis Solutions.
- Many of our Crisis Solutions claims can be very complex, sensitive, and traumatic — but no matter the situation, we will know the best processes to follow and best steps to take.
- The experience and expertise of our Claims Team and crisis response consultants will be invaluable in a time of need.



## Facts & Figures

### Minimum Information Requirements

- Completed proposal forms, including information on employees, expats and travel schedules.

### Limits and Deductibles\*

Working Capacities:

- Crisis Solutions  
EUR/USD 50 million

### Minimum Premium Requirements

- Risk dependent



## Underwriting Sweet Spots



All-sized businesses:  
SMEs to multinationals



Highly skilled with clients  
in hostile and compromised  
environments, e.g., NGOs,  
media, multinationals



All industry sectors:  
individuals and  
family groups



## Key points

- 24-hour access to a global security operations center
- A network of claims professionals globally who speak local languages and understand local laws, customs, and cultures
- Years of crisis management leadership and insights from thousands of managed claims worldwide



## Crisis Management Tools

- Our tools and prevention services — including our free Travel Assistance app and our online country and security risk portal, Global Watch — help reduce clients' loss likelihood by adding layers of defense to domestic and overseas programs.

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\*Guide only - every case written on its merits. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy.

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