



Security Risk Response and Resilience

TALBOT
An  company





The risks covered by this product have the potential to severely disrupt or stop business operations. A business may have a long phase of response and post incident activity that requires specialist expertise before it recovers. AIG's Security Risk Response and Resilience product helps companies prepare for, and respond to, a security risk, supporting them throughout this process until they recover, and enabling them to resume operations as soon as possible.

Security Risk Response and Resilience is a holistic offering from Talbot and AIG. It combines Talbot's market-leading expertise in Political Violence insurance with AIG's Crisis Solutions capabilities to provide an all-round insurance and consultancy product. Designed to respond to all facets of a major security concern, it addresses property, business continuity and liability concerns as well as the critical responsibilities to people impacted by a complex security event.

Security Risk Response and Resilience provides insurance protection against political violence, acts of terrorism, strikes, riots, civil commotion and against malicious assailants. It is further supported by leading crisis, security and trauma specialists to provide clients with elite levels of pre and post loss support.

Malicious Assailant

Malicious Assailant cover responds to incidents involving the use of a lethal weapon by a lone actor or group of actors with the express intent to cause harm to others. Firearm and vehicle attacks in the US are an increasing concern. In the US in particular but also further afield, risk managers in business and public sectors must have a pro-active approach to mitigate against the potential losses from such incidents. AIG's Malicious Assailant product provides affirmative cover, closing the gap left by conventional terrorism policies, as well as Casualty, Workers Compensation and other associated insurances – providing those risk managers with comprehensive coverage against the many ways in which losses can be incurred.

Cover headlines:



Property Damage cover if the business premises are damaged by a Malicious Assailant event



Business Interruption cover if a malicious assailant interrupts normal operations (physical damage is not required to trigger cover)



Legal Liability cover in the event of a liability suit against the policyholder following a malicious assailant event



Broad cover adapts to the insured's activities and exposures worldwide and covers a wide range of circumstances with a wide definition of weapons, including firearms and vehicles



Wide "Malicious Assailant" definition not restricted to acts of terror on grounds of religious, political or ideological beliefs unlike conventional terrorism products



Death and Disability benefit provided per person and an aggregate per event as a result of a Malicious Assailant event



Critical care services for any insured person immediately following a malicious attack and for an extended period thereafter to aid the victim's recovery and support the policyholder's duty of care obligations



Additional expenses including but not limited to enhanced security costs, victim's salary, retraining costs, public relations costs, crisis communications, rest and rehabilitation costs



Political Violence

Political Violence cover enables clients to manage the risks posed by potential civil or international war, which is more threatening than ever in an increasingly unpredictable global political environment. Cover is triggered by incidents such as the outbreak of civil or international war, which can severely impact a national economy and require companies operating within it to weigh up the risks to their personnel and property. Our highly specialised and tailored policies are designed to respond to each organisation's specific priorities. Our Political Violence cover encapsulates perils from war, both international and civil, through to rebellion, coup d'etat or revolution, as well as strikes, riots, civil commotion, malicious damage, terrorism and sabotage to ensure there are no gaps in cover.

Cover headlines:



Property Damage cover if the insured's business premises are damaged as a result of political violence (such as civil or international war)



Business Interruption cover for loss of profit should political violence prevent 'business as usual' or interrupt normal operations



Clear, comprehensive and bespoke wording details exactly what is covered and excluded, clearly defining triggers for cover



Strikes, Riots and Civil Commotion

Strikes, Riots and Civil Commotion cover protects organisations against property damage and business interruption losses caused by committed actions by a group of people to disturb the public peace for political purposes or motivations. Previous events triggering cover include: the Arab Spring protests across North Africa and the Middle East (2010), anti-government riots in Thailand (2013-2014), fuel price riots in Mexico (January 2017) and riots in Haiti (March 2018) when a hotel targeted by local civilians was significantly damaged.

Cover headlines:



Property Damage cover to the insured's business property as a result of strike or riot action caused by civilian protest



Business Interruption cover for loss of income resulting from strikes, riots or civil commotion



Sabotage and Terrorism

Talbot is a market-leading **Sabotage and Terrorism** insurer, one of the first to provide coverage in the wake of 9/11 and handling many complex and high-profile claims ever since. Our worldwide coverage protects against direct physical damage and business interruption from politically, religiously or ideologically motivated violent acts. The losses caused by these constant, unpredictable and hard to quantify threats can have significant impacts on a business' bottom line and are often excluded from standard commercial insurance policies.



Cover headlines:



Covers all terrorist acts regardless of whether they have been certified by the Secretary of the Treasury as an act of terrorism, which means we can respond very rapidly



Property Damage cover if the insured's business premises are damaged by an act of terrorism



Legal Liability cover in the event of a liability suit against the policyholder following an act of sabotage or terrorism



Business Interruption cover as a result of physical damage and loss of profit if an act of terrorism prevents 'business as usual' activity



Expenses, defence costs and claims expenses included within coverage



Death and Disability benefit provided per person and an aggregate per event as a result of an act of terrorism



Critical care services for any insured person immediately following an act of terrorism and for an extended period thereafter to aid the victim's recovery and support the policyholder's duty of care obligations



Additional expenses including but not limited to enhanced security costs, victim's salary, retraining costs, public relations costs, crisis communications, rest and rehabilitation costs



AIG's in-house security consultancy and our worldwide security response partners have significant experience in dealing with armed and violent crisis events. This collective capability brings together experience from within the British Special Forces, US security agencies (FBI/DEA), French marine units, the UK's National Crime Agency and Hong Kong police. Together we offer a range of security capabilities to help clients prepare for, mitigate and respond to an event, wherever in the world they might be.

We offer to all our clients a range of consultancy and response services before, during and after an insured event – from extensive loss prevention training and preparation, to full-blown on-site crisis management and communications, to business continuity support to minimise financial and reputational damage after an event. The wealth of resources we offer clients is as wide and varied as the exposures they face and we have outlined some typical elements of each of the four areas of coverage in our Security Risk Response and Resilience product.

Crisis Consultancy For:

Crisis Consultancy applications for a **Malicious Assailant** event

SCENARIO:

A single assailant armed with a knife attacks pedestrians in a crowded street in the vicinity of our client's office.



Loss Mitigation

Before an event we can:

- Help clients put effective procedures in place to manage an incident and prepare people to act quickly
- Review existing procedures the client may have in place and offer advice and considerations where necessary
- Provide guidance material and videos for the client to distribute to their staff
- Deliver bespoke face-to-face or remote active assailant training to staff



Event Response

During and after an event we can:

- Provide immediate crisis management and crisis communications support
- Deploy response consultants to the location
- Assist the client to locate and account for all attendees
- Provide post-incident counselling for witnesses and victims
- Support with family liaison after traumatic events

Crisis Consultancy applications for **Political Violence**

SCENARIO:

Our client has business operations and a workforce consisting of local employees and expats in a country where the political situation is very unsettled.



Loss Mitigation

Before an event we can:

- Provide a detailed report on escalation protocols
- Provide advice on securing business assets in case of evacuation
- Give practical advice on protecting people and assets (including an equipment list) in case emergency evacuation is necessary
- Identify safe locations for local nationals to seek refuge in an emergency
- Record details of expats and share them with the response company in case an emergency evacuation is necessary
- Monitor intelligence and provide regular country reports and situation updates



Event Response

During and after an event we can:

- Offer support via our emergency operations centre
- Assist with the safe evacuation and relocation of all expats and local nationals
- Provide medical treatment
- Provide family support where necessary
- Advise and support the insured's crisis management and crisis communications teams

Crisis Consultancy applications for Strikes, Riots and Civil Commotion

SCENARIO:

Following riots in Washington during the national elections and the subsequent storming of the Capitol Building, the accompanying widespread protests caused significant disruption and security concerns.



Loss Mitigation

Before an event we can:

- Provide advice, guidance or training on the protection of people during rioting, demonstrations and looting
- Assess property to identify areas of vulnerability and criticality to the business during an SRCC incident
- Advise on securing stock and assets
- Advise on supply chain security and the movement of stock and people
- Monitor intelligence in the likelihood of an SRCC event



Event Response

During and after an event we can:

- Provide telephonic or in person security consultant support during the incident
- Offer physical crisis management and crisis communications support
- Provide early warning of disruption for other insured business assets and early protection of people, property and stock.
- Offer trauma counselling to impacted individuals
- Assist in the business recovery and return to work process, and monitor intelligence to assess likelihood of further incidents
- Employ additional protective security measures at the site including additional manned guards and physical property protection

Crisis Consultancy applications for Sabotage and Terrorism

SCENARIO:

Our client holds a real estate portfolio with a mixed schedule of commercial and residential property located all over the world, when a terrorist event occurs at one or more of the locations.



Loss Mitigation

Before an event we can:

- Advise on threats relating to the country, city and industry
- Offer detailed safety advice on travel, hotels, the city and its potential security risks
- Provide pre-loss physical security guidance for each location



Event Response

During and after an event we can:

- Offer support via our emergency operations centre
- Send response consultants to the location or to wherever the client's crisis management team is based
- Help the client account for all attendees
- Liaise with local emergency services
- Help with crisis communications
- Help liaising with victim's families after traumatic events
- Provide post-incident counselling for victims

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