

EMEA Financial Lines – Crisis Solutions



THIS MATERIAL IS DESIGNED FOR USE BY BROKERS



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.

Financial Lines

**Head of Financial Lines,
Belgium & Luxembourg**

David Erschig

Mobile: +32 479 86 25 13

Email: david.erschig@aig.com

Distribution

**Head of Client & Broker Engagement,
Belgium & Luxembourg**

Steffi Vanoirbeek

Tel: +32 498 52 71 22

Email: steffi.vanoirbeek@aig.com

**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.*

This material is provided for general information purposes only and has no regard to the specific situation or particular needs of any person or entity. It is not intended to be a complete statement or summary of the matters or developments referred to herein. You should not regard this material or the contents herein as a substitute for the exercise of your own judgement. No warranty, guarantee or representation, either express or implied, is made as to the accuracy, completeness, reliability, usefulness or sufficiency of any of the information contained herein. All information is current as of the date of publication and subject to change at any time without notice. You should not take (or refrain from taking) any action in reliance on the information in this material, and to the fullest extent permitted by law, in no event shall AIG or our affiliates, or any of our directors, employees, brokers, service providers or agents be liable for any loss or damage of any kind (including, without limitation, damages for loss of business or loss of profits) arising directly or indirectly as a result of such action or any decision taken by you. The information contained herein should not be construed as financial, accounting, tax or legal advice and does not create an attorney-client relationship. AIG is the marketing name for the worldwide operations of American International Group, Inc. 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. For additional information, visit <http://www.aig.com>. This material was produced for use of AIG Europe S.A. AIG Europe S.A. is an insurance undertaking authorised by the Luxembourg Ministry of Finance and supervised by the Commissariat aux Assurances <http://www.caa.lu>, incorporated and existing in the form of a société anonyme under the laws of Luxembourg, having its registered office at 35D, avenue John F. Kennedy, L-1855 Luxembourg, and registered with the Luxembourg Registre de Commerce et des Sociétés under number B218806.