



# CRISIS RESILIENCE SOLUTION

---

Recent events highlight the dynamic and wide ranging security crises that businesses face, such as cyber extortion, product tamper or being caught in a terrorist attack. These crises can cause serious disruption, financial loss or adverse publicity that can impact your business and profits.

---

## ADDRESSING YOUR DUTY OF CARE

With these new threats comes a greater 'duty of care' which companies must meet to ensure the safety of their employees and the public whilst on their premises in order to meet regulatory and legal obligations. The need for wide insurance coverage to adequately protect the business, its assets and reputation is crucial.

Duty of care is the legal obligation to safeguard others from harm while they are in your care, using your services, or exposed to your activities. Critically, the directors will be held responsible for any failings in their planning process as the crisis deepens and mistakes are made.

## COST EFFECTIVELY COVERING YOUR BUSINESS

Full insurance cover against various threats is expensive and often limited. For £500 per year, regardless of the size of your business, Arthur J. Gallagher's unique Crisis Resilience Solution can provide you with the peace of mind needed to go about your day-to-day activities secure in the knowledge that you are cost effectively addressing your duty of care to employees and the public, and minimising the impact of a crisis on your business.

## A SECURITY CONCIERGE SERVICE

Our Crisis Resilience Solution gives you 24/7 support whenever you need it and helps you to anticipate, prevent, respond to and recover from a wide range of security crises.

It helps to prepare you for those difficult and often traumatic situations through online training and access to crisis management plans, risk profiles, key documents and contacts.

Should a crisis situation occur, it gives you instant access to up to £100,000 worth of on the ground consultancy support and expert advice on the tough decisions you may have to make regarding your employee's or the public's welfare.

In addition, you can trigger an instant response with up to £5,000 of emergency funds, and continue the service post incident with business recovery advice and up to £5,000 of trauma counselling.

## ARTHUR J. GALLAGHER CRISIS MANAGEMENT SOLUTION

### 24/7 RESPONSE CONSULTANTS



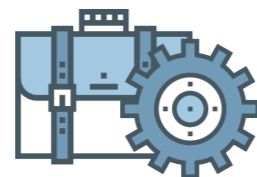
- 24/7 access to experienced response consultants
- Immediate advice underwritten by AIG

### EMERGENCY FUNDS



- 3x automatically loadable chip and pin cards provided
- Immediate funds of up to £5,000 covered

### VIRTUAL ONLINE BRIEFCASE



- Access your key business information anywhere, any time
- Including risk profiles, documents, simple templates, plans and contacts

### ONLINE TRAINING & AWARENESS



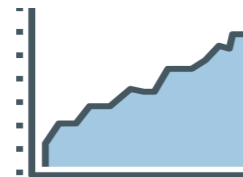
- Access to two free online training videos & further modules available
- Online risk management advice for multiple threats

### TRAUMA COUNSELLING



- Post event trauma counselling provided
- Expenses of up to £5,000 covered

### BUSINESS RECOVERY ADVICE



- Ongoing access to Arthur J. Gallagher experts
- Support provided in getting back to business with minimum impact

### CRISES COVERED

- Act of Terrorism
- Assault
- Blackmail
- Civil Commotion
- Cyber Extortion
- Deprivation (Denial of Access)
- Detention
- Disappearance
- Emergency Repatriation
- Extortion
- Hijack
- Hostage Crisis
- Kidnap
- Product Tamper
- Sabotage
- Stalking
- Threat

### PEACE OF MIND FOR SMALL BUSINESSES

There are no similar policies in the marketplace that offer response coverage for as broad a range of insured events with as extensive a range of risk management services.

As shown in the diagram on the right in order to obtain coverage for as broad a range of crises and potential losses to your business, a number of insurance policies would have to be purchased at a high cost overall. Our Crisis Resilience Solution is designed with small and medium businesses in mind. It enable access to crisis response consultants for a wide range of crises without having to buy multiple other products at a much greater cost e.g. terrorism insurance, product recall cover, kidnap and ransom cover etc.

It is also worth considering that in the absence of this coverage you, as a business, may not know who to turn to in the event of a crisis to get 24/7 access to experienced crisis consultants.

### WHAT DOES THE COVER INCLUDE?

The insurer (AIG) will pay the reasonable and necessary fees and expenses incurred for the security services of the crisis consultant in response to a crisis including:

- Crisis Consultants fees and expenses - £100,000 per Insured Event and in the aggregate
- Extra Expenses - £5,000 per Insured Event and in the aggregate
- Rest and Rehabilitation Expenses - £5,000 per Insured Event and in the aggregate

For more information on what is included, please see policy documentation.

## POTENTIAL THREATS

### TERRORISM

- BOMB
- ACTIVE SHOOTER
- CBRN

### KRE

- KIDNAP
- EXTORTION
- CYBER EXTORTION
- EVACUATION / REPATRIATION

### CYBER

- CYBER ATTACK

### PRODUCT RECALL / ALTERATION

## LOSS TO YOUR BUSINESS

### LVIED / BOMB

- PD/BI
- ICOW etc. (Traditional)
- T3 coverage
- Bomb NEQ

### ACTIVE SHOOTER

- PD/BI (smaller than LVIED)
- Denial of access
- Loss of revenue
- Loss of attraction
- Personal accident (Life / Injury)

### THREAT

- Evacuation
- Invacuation
- Loss of revenue

### KRE

- Ransom costs
- Consultant costs
- Evacuation / repatriation costs
- Extortion
- Cyber extortion

### CYBER

- 1st & 3rd party
- Response costs
- Extortion

### CBRN

- Cost of clean up
- Denial of access

## OTHER INSURANCE PRODUCTS IN THE MARKET

£1,500+ TERRORISM

- PD/BI
- Very limited non-damage BI
- Threat
- Denial of access
- Loss of attraction (consider radius)

£5,000+ LOSS OF ATTRACTION / ACTIVE SHOOTER

- Non-damage BI (consider radius)
- Threat
- Denial of access
- Loss of attraction (consider radius)
- Personal accident - Loss of life / injury

£5,000+ STANDALONE THREAT

£1,500+ KRE

- Assault
- Hostage
- Evacuation / repatriation

£10,000+ CYBER LIABILITY

£5,000+ CBRN

- Stand alone
- Pool Re / TRIPRA

£5,000+ STANDALONE RECALL

£33,000+ GLOBAL POLICY

## OUR £500 PER YEAR SOLUTION

**REGULATORY / LEGAL DRIVER** → **DUTY OF CARE TO EMPLOYEES / PUBLIC ON PREMISES THEREFORE RESPONSE TO CRISIS IS SUBJECT TO SCRUTINY POST INCIDENT** → **ARTHUR J. GALLAGHER CRISIS MANAGEMENT SOLUTION** → **£500**

## EXAMPLE SCENARIOS



### ACT OF TERRORISM

During the recent terrorist incidents in Paris, the Marketing Director of a small London based design company was caught up in the attack. Although not directly injured, she did witness the attacks. The Arthur J. Gallagher Crisis Resilience Solution would provide real time security advice, talking her through a route to a safer area. The crisis expense fund would allow her to book a new hotel room, where could stay until the event had ended. On returning to London, she could also receive trauma counselling provided by an approved counsellor as part of the AJG policy cover.



### ASSAULT

During a business trip to London the Sales Director of a small consulting firm in Leeds was assaulted and suffered serious injuries. The scheduled business meeting was essential in order to complete on a business critical contract, and any further delays would significantly impact the organisation's cash flow. As a result, the Managing Director needed to attend the meeting. The Arthur J. Gallagher Crisis Resilience Solution could be triggered to provide the MD an emergency expense fund to enable him to book a flight that evening to London so that he would be able to attend the meeting early the next morning, resulting in the contract being signed on time with no impact on the business's cash flow.



### BLACKMAIL

Whilst working as a Headmaster for an Academy School in Newcastle, a note was received threatening to reveal fictitious details to other senior staff. The nature of the threat was menacing and had the potential to cause reputational harm. The purpose of the threat was to seek a promotion by the perpetrator. The Arthur J. Gallagher Crisis Resilience Solution would provide security advice and expertise to the Headmaster, and by working closely with local law enforcement, ensure the offender is identified and arrested.



### CIVIL COMMOTION

An outbreak of rioting in London caused concern for a local specialist caterer in Battersea who needed to access her premises in order to secure a large order scheduled for delivery to the largest wedding venue the company had ever been asked to provide catering for. If unable to access the premises and secure the foodstuffs, the company would lose a significant investment, and the reputational impact on a small business would be hard to bounce back from. During such a situation, it is likely that consultants will have been deployed to support other AJG clients and may also already be liaising with local Police, allowing for quick reactions. The response consultants would have escorted the client to her shop premises and helped to both secure the premise and safely load the foodstuffs, allowing the wedding catering to continue as planned and for the client received any new business enquires as a result.



### CYBER EXTORTION

A small accountancy firm in Glasgow received an email informing them that their company network had been hacked and the client information copied. If they did not pay £50,000 this would be released onto the internet. The Arthur J. Gallagher Crisis Resilience Solution can provide cyber intelligence experts to search the dark web for any information and to analyse the threatening email. Key intelligence was obtained that could confirm whether there was a breach of their corporate data. In addition, information would be provided to the local police to prevent such threats from being issued to other local businesses.



### DEPRIVATION

Following a large fire caused as a result of a local gang feud, access to the main administration building for a local business was prevented, as it was within the Emergency services cordon area. Assistance could be requested and advice and guidance given to enabled the business to continue operating, for instance from nearby rented office facilities, preventing lost production and downtime.



### DETENTION

The Managing Director of a small consulting company was travelling to Dubai to attend a business conference. He was detained at the customs checkpoint without any reason. He managed to call his office who escalated the problem to the Arthur J. Gallagher Crisis Resilience Solution response line. The response consultants could immediately contact the British Embassy to send an Embassy official to the airport to enquire as the reason the client is being held. This is most likely a case of mistaken identity and the client would subsequently be released. Without quick intervention of response consultants, the Director could be held for up to 48 hours.



### DISAPPEARANCE

The daughter of the co-owner of a medium sized textiles business in Leeds was travelling on a gap year. Her family was unable to contact her for 24 hours and was growing increasingly concerned for her safety. The co-owner's business had purchased the Arthur J. Gallagher Crisis Resilience Solution policy which also covers the owners spouse and family members. The client could call the 24/7 response number and explain the situation. The response consultants would be able to make enquires through local contacts and call around local hospitals in the area that the traveller was believed to have been to successfully locate the client's daughter.



### EMERGENCY REPATRIATION

A small team of event organisers from Sheffield were working in Cairo as part of a number of trade shows they were contracted to organise and deliver. When the Arab Spring occurred, the team found themselves stranded in Cairo and unable to get any commercial flights back to the UK. In this situation they could call the Arthur J. Gallagher response consultants who could then liaise with a known local UK Oil and Gas company who also has staff in Egypt. Our consultants could pay for and secure seats for the events company on a private plane that the Oil company has available for charter to the UK.



## EXAMPLE SCENARIOS CONTINUED



### EXTORTION

A local facilities management company in Cardiff won a new cleaning contract for a chain of local clubs and bars. Shortly after the contract award, they were contacted by an unknown individual who informed them that they would need to pay a £10,000 “management fee” which would help to ensure the contract went smoothly. If no payment was made they were threatened with arson and physical assault. The client called the local police who took the details and said they would look into the allegations, although they had no initial suspect or lead. The company could then call the AJG response line to send a specialist consultant to support the company management team and liaise with the police.

call the Arthur J. Gallagher response line. The driver would then be contacted by our response consultants who would arrange for a vehicle to pick the driver up and take him to the nearest police station. Given the late hour, the AJG consultants could also arrange a hotel room for the driver, and a train ticket back home the following morning. Trauma counselling would be given to the driver after the event.

maintaining the highest industry standards. The issue can be resolved efficiently and in a professional manner, which will help significantly to reinforce relationships if multiple parties are impacted.



### KIDNAP

Whilst travelling to a business meeting in Germany a Sales manager was kidnapped by an Eastern European organised criminal gang. A demand was subsequently made for a substantial ransom. If the organisation was covered through the Arthur J. Gallagher Crisis Resilience Solution policy, security consultants would be assigned to liaise with the victim’s family and UK Police and Government agencies, as well as providing a local German contact to liaise with German law enforcement and Interpol. Constant consultant support would be provided leading up to the victim’s eventual release, regardless of how long the situation continues.



### SABOTAGE

A local Haulage company in Hull won a major new contract from a competitor. Shortly after, the breaks on two of their haulage vehicles were sabotaged which put the new contract under serious jeopardy. It was suspected that this was the work of the rival company. The Arthur J. Gallagher Crisis Resilience Solution would provide expert security advice and secured CCTV images which can be packaged evidentially and presented to the local Police.



### HIJACK

A plane landing at Stansted was hijacked by an individual onboard, claiming political asylum. If a company believes one of their Directors is onboard, they can call the Arthur J. Gallagher response line. The response consultants can liaise with the local police, airline and the director’s family to ensure that they were kept as up to date on the situation as possible, and would not have to rely on third party media reporting.



### STALKING

After an employee was legitimately sacked from a small manufacturing business in Norwich, the owner started to receive threatening letters and the tyres and windows of her car were smashed. In this situation, the Arthur J. Gallagher Crisis Resilience Solution would provide security experts to liaise closely with local law enforcement, safeguard evidence and present it to the courts to ensure the former employee is detained and the threats cease



### PRODUCT TAMPER

A local manufacturer based in Reading was a key supplier to a major global pet food company. They received a written threat that poison would be added to their product unless they ceased providing products to the pet food company, whom they claimed was involved in animal experimentation. The incident had the potential to cause severe damage to both companies’ brand and reputation. The Arthur J. Gallagher Crisis Resilience Solution provides security experts who can liaise with the supplier’s client, and guide them on how to manage the crisis, especially in respect of customer messages, social media and



### THREAT

Following an unprovoked argument at a school in Birmingham, a gang of students threatened to seriously hurt the daughter of a local businessman. The Arthur J. Gallagher Crisis Resilience Solution can provide security expertise and assistance to the businessman. Actions can then be taken to reduce the threat to the girl and through close liaison with school officials and law enforcement manage the incident to the point that the threats cease.



### HOSTAGE CRISIS

A driver for a large freight haulage company was assaulted and held hostage whilst gang members proceeded to unload his lorry which was carrying pharmaceutical products. The gang abandoned the driver who had to walk to a phone box to report the crime. He called his head office who reported the offence to the Police. In this scenario, his office could also

## KEY CONTACTS

#### PAUL BASSETT MC

T: +44 (0)20 3425 3417

E: Paul\_Bassett@ajg.com

#### JUSTIN PRIESTLEY GM

T: +44 (0)20 3425 3427

E: Justin\_Priestley@ajg.com

#### STEVE DALCHOW

T: +44 (0)20 3425 3020

E: Steve\_Dalchow@ajg.com