



Crisis events can occur anywhere in the world, at any time—which means that a multinational company with worldwide operations is at high risk. This risk includes reputational damage, loss of valued customers and vendors, revenue decline and subsequent uphill struggles to restore public confidence.

Overview

- CrisisResponse® is provided by endorsement to WorldRisk Foreign Commercial General Liability (CGL) coverage.
- Gives insureds access to resources immediately needed for the management of a man-made crisis event—insureds can also choose to extend coverage for natural disasters.
- Once a covered event occurs, clients select from an extensive list of leading public relations firms and crisis management experts to assist in maintaining positive brand reputation.
- Clients can tap into our unparalleled global network of claims expertise through a 24-hour, 365-day, toll-free hotline.

Coverage Considerations

- CrisisResponse limits are in addition to Foreign CGL limits.
- An aggregate limit of up to \$300,000 per policy term is available.
 - > A CrisisResponse limit of up to \$250,000 for each crisis event for temporary living, travel, psychological counseling, medical transportation and funeral expenses.
 - > A Crisis Management limit of up to \$50,000 for each crisis event for public relations expenses.
- 24-hour toll-free crisis hotline provides immediate access to worldwide claim resources.

Claims Scenarios

- A multinational company manufactures space heaters. One night, fire severely destroys a ten story apartment building in Dusseldorf, Germany. A family of four is later found dead in one apartment, a number of tenants are hospitalized for smoke inhalation and many expensive cars in the basement are destroyed. Initial media reports identify the cause of loss as an electrical fault in a space heater made by the multinational company. Unsure of what to do about the media's comments, the company's CEO calls the CrisisResponse 24-hour hotline.
- A U.S.-based charitable organization sends a small delegation of board members and staff to visit schools in Nigeria. During the trip, one of the staff contracts epidemic meningitis and dies. Some students in the school also get sick. The Nigerian Government learns of the incident, quarantines the school, and blames the organization for spreading the disease. The group is forced to remain quarantined for over a week with no suitable lodging. Hoping that media attention would help bring back the group, one of the members' wives pleads for their return to a local U.S. news station. After reports of the death and quarantine become global breaking news, the president of the board immediately calls the CrisisResponse 24-hour hotline.

Chartis is a world leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at www.chartisinsurance.com.

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