

CrisisResponse®

Potential crisis events, such as terrorist attacks or active shooting incidents, can put multinational organizations at great operational and reputational risk. Without having the appropriate measures and assistance in place prior to the occurrence of such events, organizations can face reputational damage, loss of valued customers and vendors, revenue decline and subsequent uphill struggles to restore public confidence.

CrisisResponse® provides WorldRisk Foreign Commercial General Liability insureds access to the resources needed for the management of a man-made crisis event. Insureds can call AIG's toll-free crisis hotline 24/7 to select which of AIG's leading public relations firms and crisis management experts would be best to assist in maintaining a positive brand reputation.

Coverage Considerations

- Limits are in addition to Foreign Commercial General Liability limits.
- An aggregate limit of up to \$300,000 per policy term is provided.
 - Up to \$250,000 for each crisis event for temporary living, travel, psychological counseling, medical transportation and funeral expenses.
 - Up to \$50,000 for each crisis event for public relations expenses.

Claims Scenarios

Study abroad program students and chaperones held hostage in South Africa

A group of students and chaperones participating in a university study abroad program in South Africa were taken hostage and robbed of money, jewelry and passports. As soon as they were released, the insured made efforts to bring the group home on an emergency basis.

AIG arranged flights and secured ground transport, temporary lodging and emergency passport replacement to bring the group home within two days. After their return, the university sought reimbursement for out of pocket expenses incurred due to the early termination of the trip. AIG reimbursed \$161K of additional expenses under the CrisisResponse coverage.

A U.S. Student Crisis in Israel

During a flare up of violence between Gaza and Israel during the summer of 2014, the insured, which organizes student trips to Israel, was forced to evacuate, transport and secure alternative lodging for 400 students.

AIG reimbursed the insured for transportation of the entire group away from the battle zone to a more secure area and arranged lodging accommodations for 24 days. No students were harmed, and all returned home safely. AIG paid a full limit total of \$250K in CrisisResponse costs.

Visit www.aig.com/worldrisk or contact your local WorldRisk underwriter to learn more.

The scenarios described herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Anyone interested in the above product(s) should request a copy of the policy itself for a description of the scope and limitations of coverage.

American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange. Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance www.twitter.com/AIGinsurance | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference herein. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. 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. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.