

# Emergency Response Planning and Your Insurance Programs

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## Crisis a time of intense difficulty, trouble or danger

- Insurance industry is notorious for driving looking in the rearview mirror



- Your next big crisis may look nothing like your last one



## Where is there coverage for crisis response?

- Airport Liability - Crisis Coverage
- Directors & Officers / Public Officials Coverage
- Cyber Liability Coverage
- Kidnap & Ransom
- Active Shooter Coverage
- Active Assailant Coverage
- Evolving to Broader Crisis Protection Insurance Products



## What would you use the coverage for?

- Crisis Consultant Costs
- Media Management / Public Relations
- Call Center Expense
- Grief Counseling
- Additional Unforeseen Expenses
- Demolition and Costs to Rebuild
- Deprivation / Loss of Use
- Extra Expense
- Financial Loss
- Funeral Expenses
- Ransom

# Coverages Encompassed in Newer Crisis Product



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|                 |                        |                |
|-----------------|------------------------|----------------|
| Assault         | Product Tamper         | Radicalization |
| Blackmail       | Extortion              | Sabotage       |
| Civil Commotion | Hijack                 | Stalking       |
| Cyber Extortion | Hostage Crisis         | Disappearance  |
| Deprivation     | Kidnap                 | Threat         |
| Terrorism       | Emergency Repatriation | Vicious Attack |



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## Very Different Types of Coverage

### Indemnity Coverage vs Response Coverage





# How do you make it all work?

## Plan

- Consider event impacts and consequences to be dealt with
- Identify available resources
- Identify additional resources that may be needed
- Set up accounting even accounting system

## Prepare

- Contract with service providers upfront
- Have crisis response call tree handy to all stakeholders
- Coordinate meetings between key response personnel

## Practice

- Tabletop exercises
- Mock events