Crisis Resilience

Our Crisis Resilience Solution provides response coverage for a broad range of crisis events and includes training to guide policyholders on how to anticipate, prevent, respond to and recover from a crisis. With the dynamic, everyday security threats facing businesses, this coverage helps companies address their duty of care to employees and the public, as well as minimize business disruption.

Key Product & Coverage Features

- Simple, fast online application – instant coverage
- 24/7 access to experienced response consultants
- Immediate expert advice
- Access to online training & awareness building information
- Online risk management advice for multiple threats
- Immediate emergency funds up to $10,000 wired upon trigger of policy
- Ongoing access to Crisis Response experts
- Support provided in getting back to business w/ minimum impact
- Post event trauma counseling
- Expenses of up to $10,000 covered

Limits & Premium

- Crisis Consultants fees and expenses - $1M per Insured Event & in the aggregate
- Extra Expenses – $10K per Insured Event and in the aggregate
- Rest & Rehabilitation Expenses – $10K per Insured Event and in the aggregate
- Premium – $1K for an annual policy

Quote online at RPSSmallBusiness.com
Claims Scenarios

**Disappearance**: The father of the Marketing Director of a San Francisco-based real estate company was vacationing in Tennessee. His family was growing concerned after he had failed to contact them. The Marketing Director’s business had purchased the RPS 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 local inquiries in areas that the traveler was believed to have been in order to successfully locate the client’s father. The response consultant’s time spent locating the missing relative would be covered up to $1M.

**Terrorism**: On a business trip to southern California, a Director of a Chicago-based pharmaceutical company was caught in a terrorist attack. She was unharmed, but trapped in her vehicle for several hours. Response consultants, available through the Risk Placement Services’ Crisis Resilience Solution, could provide real-time security advice, along with updates on the current situation. If her vehicle was damaged during the attack the policy’s crisis expense fund would allow her to rent another vehicle. Upon return to Chicago the policy might also provide a benefit for trauma counselling by an approved counselor. In this scenario, consultancy costs up to $1M and additional expenses up to $10,000 would be covered, allowing the business to maintain normal working operations.

**Kidnap**: While exploring investment opportunities in Honduras, the President of a large New York retail group was kidnapped by an organized gang. A significant ransom was soon demanded. In this scenario response consultants could be deployed to Honduras and/or New York. Response consultants could liaise with the victim’s family, as well as local and federal law enforcement agencies. Costs associated with the response consultant’s time regarding how to handle the kidnap scenario would be covered up to $1M along with additional expenses up to $10,000 for reasonable rest and rehabilitation, once the victim was safely released.

**Emergency Repatriation**: Volunteers from a non-governmental organization (NGO) based in Washington, D.C. were working in South Sudan promoting clean water initiatives when hostilities between government and rebel forces flared in Juba. The team was stranded and unable to get any commercial flights back to the US. In this scenario the stranded volunteers might call Risk Placement Services’ response consultants. The response consultants could provide 24/7 remote monitoring of the security situation in Juba, as well as personal security advice for the employees during this period of heightened insecurity. The response consultants would also explore any available means of transport to safely evacuate the personnel. Consultancy costs covered up to $1M.

Our Crisis Resilience Solution covers the following insured events: Act of Terrorism, Assault, Blackmail, Civil Commotion, Cyber Extortion, Deprivation/Denial of Access, Detention, Disappearance, Emergency Repatriation, Extortion, Hijack, Hostage Crisis, Kidnap, Product Tampering, Sabotage, Stalking or Threat, or a series of connected acts thereof.