

Aon Risk Solutions
Specialty | Crisis Management

AON

Crisis Management

Protecting your people, assets and brand



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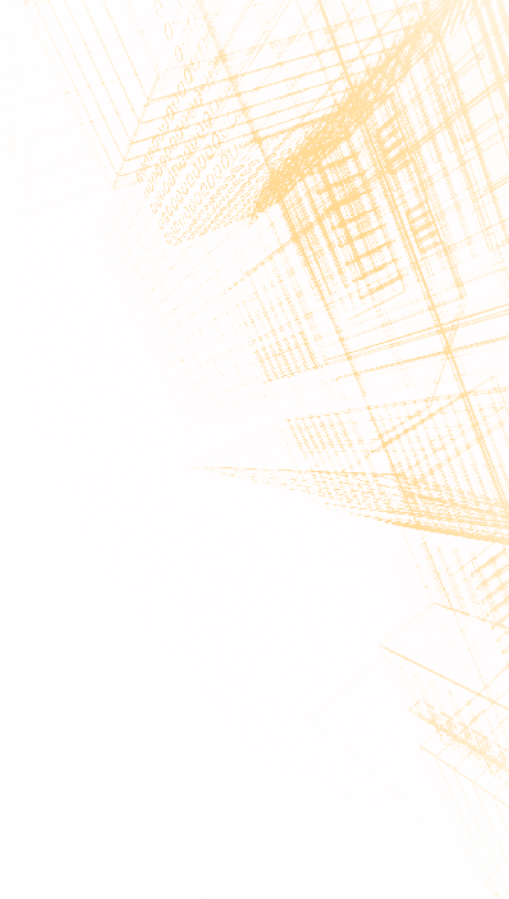
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Crisis Management

01

Aon | Crisis Management



Aon's Crisis Management practice helps you understand your exposure to extraordinary risks and ensures you have the most appropriate and cost effective risk management strategy

Terrorist attacks, high profile kidnappings, extortion, political insurgency or employee litigation are some of the growing risks that companies face. They could affect your organisation's workforce, property and contracts and have a significant impact on business operations and shareholder value.

How rapidly and effectively you react in a crisis is critical. It can make the difference between recovering well, or not at all.

Aon's unique consulting approach helps you quantify and qualify your exposure to the threats of terrorism, kidnap, extortion, product contamination, product recall, piracy and political risks, and helps ensure you have a robust and comprehensive strategy around risk retention, mitigation, transfer and management.

We create innovative, bespoke solutions, delivered through a combination of insurance market expertise and risk management strategy to help you protect your people, assets and brand.

Organisations that introduce robust crisis management plans ahead of a potential incident occurring increase their resilience, which helps protect their shareholder value.

Aon's crisis consultants can assist you with planning and response to ensure you have adequate measures in place to protect your people, assets and brand. We can also work with your own crisis management team to ensure they have the right information and skills required to reduce your company's vulnerability. Our Crisis Resolution Team is available via Aon's Operations Centres to offer advice during an incident.

Crisis Response

Aon's Operations Centres are available 24/7, 365 days a year. Operated by experienced consultants, the centres provide secure, confidential, integrated communications and incident management. The Crisis Resolution Team can assist your own crisis management team with strategic decision making during an incident as well as pre incident planning and reviews and post incident debriefs.

Consulting services

We can assist in a number of ways to help you understand your exposures, implement measures to mitigate risk and develop plans to respond during a crisis. Many of our services assist with assessing the true value of your risk, often leading to cost reductions on your insurance programme.

We tailor our services around your individual needs, some of the services we provide are listed below:

- Crisis management review
- Senior executive resilience review
- Counter terrorism security review
- Threat and vulnerability study
- Probable maximum loss study (asset damage, revenue loss or human vulnerability)
- Travel risk management programme
- Operational feasibility study
- Political risk assessment
- Product recall assessment
- Crisis response plans and procedures



Aon WorldAware Solutions



Aon WorldAware Solutions provides you with a safe travel programme that protects business travellers, meets duty of care responsibilities and safeguards brand and reputation through a robust combination of consulting, risk transfer and innovative technology

Organisations have a duty of care to safeguard travelling employees. This includes monitoring threat levels in country, preparing personnel prior to travel and having procedures in place to react to travel related incidents, from the routine to the extraordinary.

As business travel increases, the risks travellers face are multiplying.

- Emerging markets present safety and health risks
- Natural disasters are highly unpredictable
- Increasing social and economic division feeds violent crime
- Kidnap for ransom is on the rise
- Terrorism and political violence pose a growing threat to international travellers



One simple system

Aon's easy to implement WorldAware Solutions provides travel risk analysis, training and awareness, risk managed travel and incident response, incorporating the management of all your travel risk exposure into one system that wraps around existing policies and relationships.

The online Travel Management System enables you to track and manage your employees' business travel, define and deliver safe travel procedures and report on the location of personnel at the touch of a button.

Country risk information

Education and awareness enables personnel to reduce their vulnerability when travelling.

Through the online website, or via mobile apps while on the move, business travellers have access to vital risk information about the countries and regions they plan to visit. This up to date, valuable insight, allows them to plan more effectively and stay safe while abroad.

24/7 response, 365 days a year

Being prepared, with a clearly defined and communicated response plan, ensures you can work toward a swift and safe resolution should an incident occur.

Aon WorldAware Solutions includes extensive response plans to ensure you have tried and tested mechanisms in place.

Should the worst happen, you can feel confident that you have provided your business travellers with access to an experienced operations team, available 24 hours a day, to assist with incidents in country.

The Operations Centre connects your business travellers to your own crisis management team, as well as any other appropriate resources such as third party providers, in order to ensure the situation is resolved as quickly as possible.



Aon WorldAware - Travel Safety Essentials - Mozilla Firefox

File Edit View History Bookmarks Tools Help

http://www.worldaware.com/

AON WORLD AWARE

Home Destination Speed Dial Travel Safety Essentials

Watch List

Severe	High	Increasing Risk
Alghanistan Central African Republic Chad	Algeria Angola Burmah	Egypt Ethiopia Sudan

WorldAware Rating System

1 Negligible 2 Low 3 Medium 4 High 5 Severe

Welcome to Aon WorldAware
Your Travel Safety Resource

- embassy locator
- risk list
- travel safety
- travel essentials
- other resources
- news

Destination Search:

my watch list

- China
- USA
- UNITED KINGDOM
- China C
- Vehicle
- Costa Rica
- ABC O

AON WORLD AWARE

Embassies

SHOW EMBASSIES FOR USA

SHOW EMBASSIES IN COSTA RICA

U.S. Embassy in Costa Rica, ...

Map View

AON WORLD AWARE

Risk Levels

Mexico 4

- Street crime
- Serious crime
- Terrorism
- Kidnapping
- Civil unrest
- Regime instability
- State impunity
- Espionage

AON WORLD AWARE

Country Features

India 4

Other Information

IMMIGRATION AND CUSTOMS

Visas

Everyone except nationals of Bhutan, Maldives and Nepal requires a visa to visit India.

For more information see: [Direct Visa](#)

Prohibited items

Perforated and alcoholic materials, maps and literature whose Indian national boundaries have been shown incorrectly, narcotic drugs and psychotropic substances. All kinds of birds and bird products (including eggs, feathers, meat etc.) and pigs and pig meat products. When importing firearms, it is advisable to obtain a possession



Kidnap for Ransom

Aon helps you protect your organisation against the risk of kidnap, extortion, detention or hijack, providing you with effective advice and financial protection

There are 15,000 – 20,000 reported kidnappings each year, with many more going unreported. The impact of a kidnap can be enormous; it is extremely traumatic for those involved and dealing with an incident can lead to significant financial losses from ransom payments, associated costs, business interruption, litigation, adverse publicity and long term damage to reputation.

Organisations with personnel living in or travelling to high risk areas can protect themselves with coverage that safeguards employees, reputation and business continuity.

Companies need to protect themselves from criminals and corruption as the threat of extortion is on the rise. The threat may include kidnap, blackmail, physical harm to personnel, damage to property or the exposure of confidential information.

Prevention

Aon provides security guidelines in order to reduce your vulnerability to attack. We also offer comprehensive and bespoke training for personnel who travel to high risk locations as well as senior executive resilience reviews.

Our crisis consultants can test existing crisis management plans to ensure they are adequate and effective. Where needed we can develop bespoke plans for your business.

Financial protection

Aon's proprietary insurance policy includes coverage for the costs of:

- Ransom
- Loss of ransom in transit
- Legal and other associated costs
- Fees and expenses of specialist response consultants (unlimited)

Our specialist team can also provide cover for political repatriation, loss of earnings and expenses associated with malicious threats, express kidnap, child abduction, hostage crisis, tiger kidnap and disappearance, enabling you to tailor the programme to your specific needs.

Response

As well as financial reimbursement of costs, Aon's policies provide immediate and unlimited access to specialist response consultants, who provide advice and support to your crisis management team, as well as the victim's family, throughout an incident. The consultants are available 24/7 via a contact number unique to your organisation.

Markets

Aon offers products from a wide range of insurers. This ensures that we are able to offer a number of options relative to price, coverage and response consultants.



Terrorism

Aon's unique approach to counter terrorism risk management combines crisis consulting and risk transfer expertise to ensure you have the most appropriate programme in place



The threat of terrorism is evolving and increasing. An attack not only on, but near your operations could result in human casualties, property damage, business interruption, legal liability issues and long term damage to brand and reputation.

Terrorist attacks are now regarded as a foreseeable risk. In today's litigious society, businesses need to ensure corporate governance and duty of care responsibilities are integral to their crisis management strategy.

Stand alone terrorism and/or political violence insurance is available for property damage and/or business interruption losses as well as legal liability.

Bespoke wordings

Aon's market leading insurance wordings ensure you receive the widest and most appropriate cover available and best in class terms and conditions.



The stand alone terrorism market can offer coverage against terrorism and political violence including:

- Sabotage and terrorism
- Strikes and/or riots and/or civil commotion "SRCC"
- Malicious damage
- Insurrection, revolution and rebellion
- Mutiny and/or coup d'état
- War and/or civil war
- Liability

Our wordings are regularly reviewed and updated by our global broking experts and in house claims team to ensure contract certainty and alignment with changes in the terrorism and political violence risk landscape.

Tailor made facilities

Responding to clients' needs, Aon has developed terrorism insurance facilities to provide the most cost effective programme while still maintaining broad cover and contract certainty.

The facilities ensure you have the flexibility to choose the limits and locations you wish to cover, often reducing your premium spend and ensuring cover meets your specific needs.

Scientific approach to quantifying risk

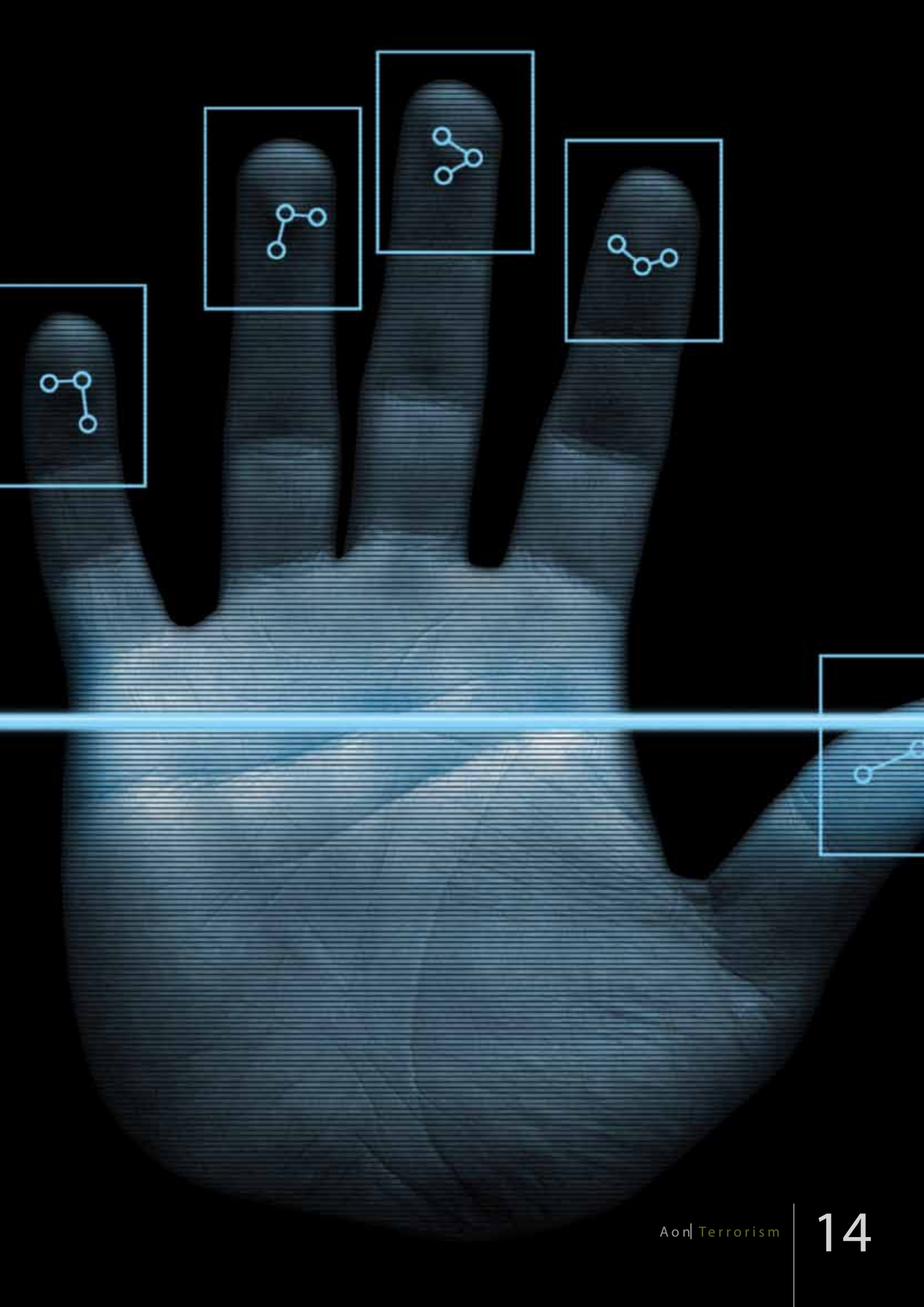
Aon's innovative approach to quantifying and qualifying your exposure provides an accurate indication of Probable Maximum Loss (PML) following an explosive attack and our consultants can provide recommendations to reduce that PML.

A property damage PML provides a scientific analysis of financial exposure and facilitates more accurate representation of risk to the insurance market – enabling negotiation of the most appropriate and cost effective risk transfer programme.

Risk management

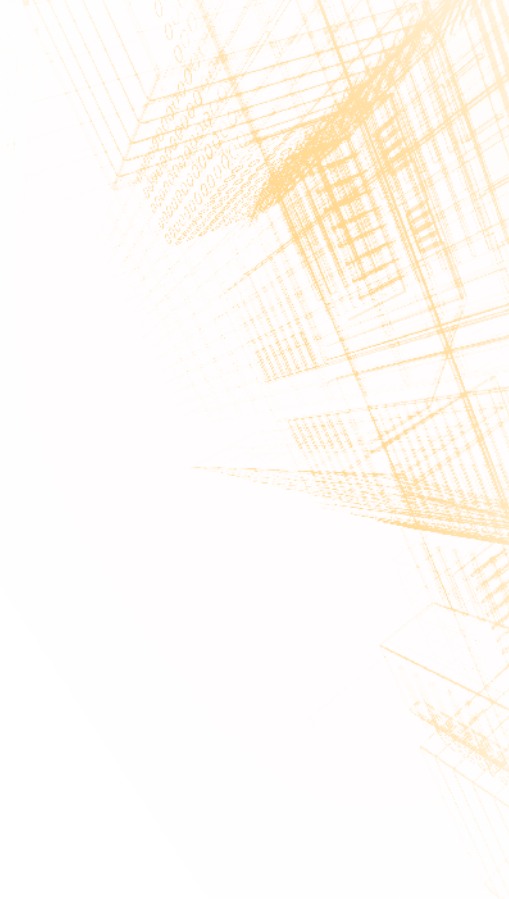
Aon's risk management tools help you monitor threat activities and trends. We provide free access to Terrorism Tracker – a database housing detailed information on all types of terrorist plots and incidents, which allows users to perform customised searches by region, industry, perpetrator group and type of attack.

We also publish a free monthly newsletter which provides valuable analysis on the implications of current issues for global businesses.





Political Risk



Aon's political risk team uses a combination of market experience, innovative analysis tools and tailored risk transfer programmes to help you minimise and manage your exposure to political risks

Emerging markets continue to be attractive businesses seeking alternative areas for growth. However, in these often less mature economies your assets, contracts and loans can be adversely affected by the actions of the incumbent or new governments in the country concerned or your own domestic government, or third party government.

Supply chains are becoming increasingly more vulnerable. Aon's Political Risk Map noted an almost 50% increase in supply chain disruption due to government embargoes, interference and strikes, riots and civil commotion.

Unforeseen political events can lead to:

- Confiscation, expropriation or nationalisation of assets
- Imposition of export/import embargoes or cancellation of export/import licenses
- Physical damage to assets from political violence
- Termination of or default on contracts
- Non payment or moratorium due to exchange transfer and currency inconvertibility
- Non delivery/shipment of goods
- Calling of on-demand bid or contract bonds and guarantees for unfair or political reasons
- Forced abandonment or divestiture
- Non payment by government and/or government owned entities of trade related debt to financial institutions
- Non payment by private entities of trade related debt to financial institutions

The range of possible actions that can be taken by governments is very broad and often leads to increased costs, penalties, forced shutdowns, loss of profit or liquidated damages.

Flexible cover

Aon's political risk experts design risk transfer and management programmes to respond to adverse political actions, providing a combination of balance sheet protection and business facilitation. Insurance can be purchased on a stand alone basis, or within a tailor made portfolio to give you greater flexibility of cover.

RateTracker

Aon's unique online live rating guide, RateTracker, provides accurate, 10 year historic and current costings for transactions, including rating and capacity data on over 110 countries and 500 obligors. RateTracker not only provides valuable benchmarking information, but assists with projecting future risk transfer costs.

PortfolioManager

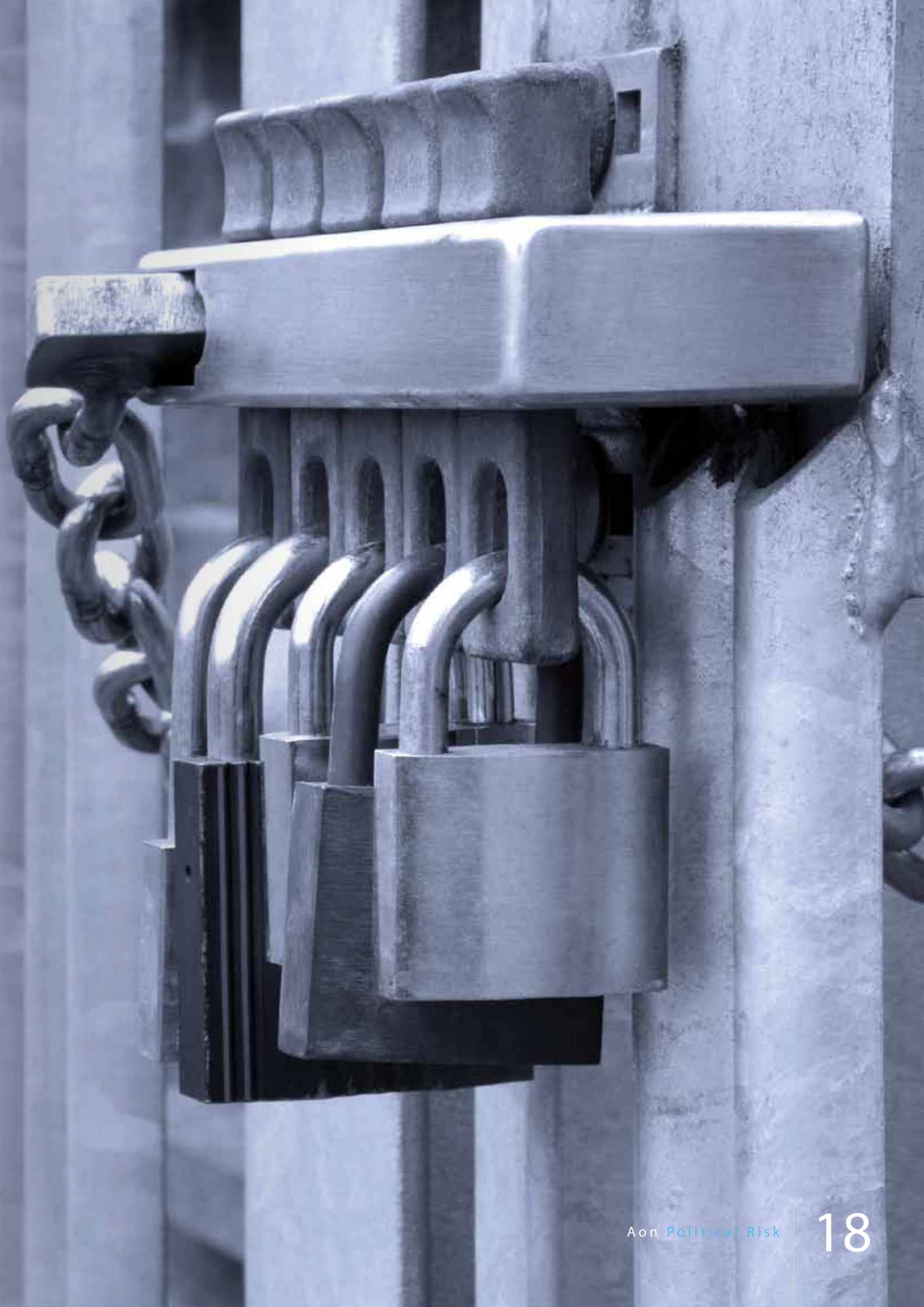
Aon's unique PortfolioManager enables you to easily monitor a portfolio of diverse political risk exposures. This online tool facilitates the analysis of complicated data in simple visual formats and downloadable reports.

PortfolioManager enables you to monitor on an aggregated and individual basis:

- country of risk
- ultimate insured
- specific categories or types of insurance
- policy count
- tenor
- premium spend
- aggregate and individual country and obligor exposures, both gross and net
- aggregate and individual insurance counterparty amortisation figures

Risk assessments


We can also conduct political and security risk assessments of all the counties and regions in your portfolio, allowing you to make informed decisions regarding your operations and investments. Feasibility studies help underwriters understand your exposures - providing transparent submissions, which results in comprehensive cover with greater contract certainty.



Product Recall & Contamination

Aon's unique combination of prevention, planning, risk transfer and response ensures you can respond quickly and effectively in the event of a crisis, protecting your brand integrity





Reputation and brand is built over time and is reliant on consumer trust and loyalty. News spreads throughout the world almost instantaneously, and the growth of social media only compounds the problem. Reports of a contamination or recall incident could destroy customer and shareholder confidence in an instant.

Response aids recovery

Your reaction time is critical to effective incident management and its possible impact on your share price. Organisations that respond quickly, take a compassionate and transparent approach and follow robust crisis management plans can lessen their recovery time significantly.

Pre incident reviews to determine the risks your company faces are vital to limiting damage. Putting appropriate crisis management plans in place before an incident arises means you can reassure stakeholders with a swift and appropriate response.

Exclusive, tailor made cover

Aon is a market leader in Contaminated Products Insurance for the Food & Beverage, cosmetic and tobacco industry, and also offers coverage to consumer goods companies, including pharmaceutical and auto component manufacturers.

Aon's tailor made solutions provide you with the most effective risk transfer programme, offering market leading endorsements and extensions that respond to your particular needs.

Some of the innovative products we have recently created for our clients include:

Water Resilience Insurance – designed for public and private water utilities, this policy includes exclusive triggers that ensure the response can be activated as soon as a contamination is detected

Restaurant contamination insurance – specifically designed for franchisors and chains, coverage is weighed heavily against threats towards brand and reputation

Contaminated product insurance for breweries – exclusive, tailored coverage for the brewery industry including government recalls and adverse publicity

Automotive recall for component part manufacturers – for both first and third party exposure, coverage can include product guarantee and financial loss



Contamination planning and response

Aon has partnered with leading consultancies in order to offer you an integrated solution to manage all your contamination risks.

Encompassing all the elements of a recall incident, RecallResilience includes:

- Crisis management planning
- HACCP audits and consulting
- Incident simulation training
- Food defense consulting
- Recall planning design and consulting
- Counterfeit products investigation
- Food safety consulting and advanced laboratory testing
- Product withdrawal and destruction
- Reverse logistics
- Crisis communications

These services are provided by market leading consultants Result Group, Inmar, Silliker and Hill & Knowlton.

RecallResilience provides guaranteed, immediate access to specialist consultants for any contamination incident, anywhere in the world. You are given direct access to Aon's Operations Centre – available 24 hours a day, 365 days a year. The centre coordinates the response, contacting each specialist consultant as relevant, and setting in motion pre agreed action plans.

The unique coordination of specialist consultants for all product recall needs provides you with a simple, single-point access solution to bring an incident to a successful conclusion.





Maritime Risk Management

Aon's end to end maritime risk transfer and response solutions ensure your vessels, cargo and crew are protected against the increasing threat of piracy

With incidents of piracy in the Gulf of Aden and Indian Ocean escalating, the shipping industry needs to protect their interests and ensure their assets stay on the move.

Ship owners, managers and charterers are faced with increasing problems in safeguarding their assets and crews and insuring against associated costs, expenses and loss of revenue.

Flexible solutions

Aon's unique approach to risk transfer and pre and post incident consultancy offers a broad range of flexible options to protect your assets and people when navigating through areas of high risk.

Aon's end to end maritime protection solutions allow you to adopt a blended approach, ensuring your risk management focus is appropriate and cost effective.

Risk transfer

Aon's proprietary marine piracy insurance covers vessel and crew and meets the costs of dealing with incidents of piracy, including immediate, unlimited access to response consultants.

In addition to the reimbursement of ransom, the policy covers loss of ransom in transit, cost of delivery of ransom, loss of bunkers, costs of additional port calls, other associated costs and can also be extended to include loss of hire.

Markets

Aon offers products from a wide range of insurers. This ensures that we are able to offer a number of options relative to price, coverage and response consultants.



Response consultants

Aon's marine piracy insurance includes immediate, unlimited access to response consultants, who provide risk mitigation services and advice on negotiations with pirates to secure the timely release of a vessel and crew.

Pre incident prevention and advice

Security and vulnerability assessments – designed to assess existing security measures, procedures and management against identified threats and risks

Voyage risk assessment - bespoke risk assessments for specific voyage routes or port calls, focussing on the threat posed by piracy, terrorism, crime, stowaways (people trafficking) and other identified threats

Tracking, risk monitoring and advisory services – providing access for remote risk and preparedness assessments, and monitoring vessels and providing up-to-date information during transits through high-risk waters

Training of company management teams, ships' officers and crews in anti-piracy measures and procedures - to enhance awareness, improve voyage planning and manage piracy and other risks in an efficient and effective manner

Crisis management planning - response consultants can work with you to develop contingencies including threat and risk awareness, corporate security planning, crisis management planning and transitional arrangements for Business Continuity Management

Training - senior management training and simulated incidents designed to test your plans under as realistic conditions as is practicable

Crisis response - specialist advice on negotiations with pirates to secure the release of a seized vessel and crew



A person in a dark suit and white shirt is shown from the chest up, holding a mobile phone to their ear. The background is a bright blue sky with soft, out-of-focus clouds. The overall mood is professional and clear.

Contact us

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