

## ACCIDENT AND HEALTH

# ALERT-24

## EMERGENCY CRISIS MANAGEMENT ADVICE AND RISK PREVENTION SERVICES

The increase in security incidents, natural disasters and other related threats, ranging from terrorism to epidemics, and the ever-growing number of malicious acts to personnel, has highlighted the need for organisations to be more sensitive to the security, health and risk management issues of the environments they operate in.

Companies are concerned with the protection of their assets but are now even more concerned with the financial and management implications of incidents affecting personnel and possible resulting litigation, which could have a significant negative impact on company reputations and compromise good governance procedures.

Willis, in exclusive partnership with leading Risk Consultancies/Security companies, has created ALERT-24, a Personal Accident and/or Business Travel product uniquely providing preventative risk management, financial protection and crisis management solutions to organisations and corporations against a wide variety of security risks, to help protect companies' key assets, their personnel.

## FINANCIAL PROTECTION: ALERT-24

Our expert, London-based Accident and Health team works with our clients to design insurance solutions to respond to their specific exposures, general needs and determined appetite for risk. The coverages we provide can include protection on a 24-hour and world-wide basis against the risks of terrorism, war, civil commotion, rebellion, coup d'état, riots, sabotage, murder and assault, to which expatriates, travellers, third country nationals or local nationals of a client could be exposed.

Our specialist placements can include coverage for the following:

- Accidental Death
- Permanent Total Disablement
- Temporary Total Disablement
- Medical Expenses, Emergency Repatriation and Evacuation
- Hospitalisation Indemnity
- Funeral Expenses
- War, Terrorism and Malicious Acts
- Nuclear, Chemical and Biological War and Terrorism Exposure
- Crisis Management Advice
- Security Materials and Equipment
- Travel Costs for Security Evacuations

Our team is one of the most experienced in the London market. With our wide range of experience from corporate to non-governmental agency risks, we can negotiate for our clients in the London and International insurance markets to drive the best deal.



## CRISIS MANAGEMENT ADVICE: ALERT-24

ALERT-24 incorporates Emergency Crisis Management Advice and Temporary Security Measures provided by leading Risk Consultancies/Security Companies and partners, to help clients with the management and security costs of a threat or security incident, in order to reduce the risk of death, injury or sickness to Insured Persons and therefore help our clients with the management and cost of:

- Malicious Attack
- Insurrection
- Riot
- Disappearance of Personnel
- Terrorist Incident
- War
- Murder
- Military or Usurped Power
- Assault
- Civil War
- Coup d'état
- Natural Disasters
- Epidemics and Pandemics
- Explosion of War Weapons
- Political Security Incident
- Medical Evacuation Liaison
- Security Emergency Evacuation
- Revolution
- Civil Commotion
- Sabotage
- Rebellion
- Bomb Find/Bomb Explosion

ALERT-24 will react to the above threats or security incidents and will cover all reasonable and necessary fees and expenses charged for security materials, equipment, manpower and dedicated time, up to the benefit and indemnity period limit specified in the policy. It will also provide coverage for reasonable costs incurred by the Assured in respect of Insured Persons for travel to the nearest place of safety or to their resident country and/or necessary accommodation costs arising there from, up to the benefit and indemnity period limit specified in the policy.

## RISK PREVENTION: ALERT-24

ALERT-24 provides clients with risk assessment and security training in a range of disciplines to reduce the risk to local personnel, travelling executives and expatriates that operate in or are to be deployed to a risk or threat environment. Companies have a duty of care towards employees, and ALERT-24 can advise on the mitigation of risks to personnel through security consultancy provided as part of our offering:

- Research and Analysis
- Crisis Management Planning and Training
- Training for Security Managers and Coordinators
- Evacuation Management
- Physical and Procedural Security Surveys and Audits
- Terrorist Damage
- Defensive Driver Training
- Hostile Environment Training
- Psychological First Aid and Trauma Awareness
- Access to security information on a worldwide basis
- Global Medical Monitor®

The Crisis Management Advice and Temporary Security Measures provided by ALERT-24 may include, but not be limited to:

## GENERAL

- Post incident Advice and Support Available 24 hours a day
- Effective Crisis Management Support and Coordination
- Investigative and Forensic Support
- Threat Assessment and Incident Trend Analysis
- Liaison with Medical Service Providers
- Psychological Assessment and Support
- Security Plan Re-Evaluation Post Incident
- Liaison with Police, Military, Government and Aid Agencies
- 24 Hour Telephone-Based Language
- Interpreter Service
- Air Evacuation Advice

## MALICIOUS ATTACK

- Deployment of Temporary Security Manager/Coordinator or Close Escort Resource
- Physical and Procedural Security Audits and Key Point Surveys
- Local Security Plan Development and Implementation
- Confrontation/Armed Aggression Training
- Personal Security Training
- Security of Personnel Management
- Defensive Driver Training

## DISAPPEARANCE

- Development of a Search Protocol
- Advice on Liaison with External Participants including Diplomatic Posts
- Advice on Liaison with Legal Service Providers
- Family Support and Incident Coordination
- Liaison with and Deployment of Specialist Search and Recovery Teams

## CIVIL COMMOTION

- Development and Implementation of Local and Corporate Evacuation Plans
- Assessment of Air Route Options
- Detailed Planning of Evacuation Options
- Advice on Communications, Logistics and Security Issues
- Coordination of Tactical Evacuation
- Provision of a Communications and Liaison Focal Point

## BOMB FIND/BOMB EXPLOSION

- Advice on Implementation of Existing Bomb Threat Response Plan
- Development of a Bomb Threat Response Plan
- Bomb Threat Assessments
- Advice on Search Techniques
- Advice on Contamination and Containment
- Bomb Threat Awareness Training
- Blast on Structure Surveys
- Security Audits

## NATURAL DISASTERS

- Support in the Implementation of Existing Disaster Recovery Plans
- Provision of Communications Focal Point and Development of Communication Plans
- Assessment of Immediate Security and Safety Issues
- Development of Immediate Reaction Plan
- Assessment of Evacuation and Recovery
- Options and Development of Evacuation Plan
- Deployment of Consultant Resource in Country Subject to Conditions
- Liaison with Specialist Teams on the Ground

## POLITICAL SECURITY INCIDENT

- Threat Evaluation and Provision of Communications and Liaison Focal Point
- Development and Implementation of Local and Corporate Evacuation Plans
- Assessment of Air Route Options
- Detailed planning of Evacuation Options
- Advice on Communications, Logistics and Security Issues
- Coordination of Tactical Evacuation

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**“COMPANIES HAVE A DUTY OF CARE TOWARDS EMPLOYEES, AND ALERT-24 CAN ADVISE ON THE MITIGATION OF RISKS”**

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The policy wording will provide details of all policy coverages and exclusions. A full policy summary highlighting any significant or unusual limitations and exclusions will be supplied with your quotation.

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