

# Policy Wording



## Crisis Solution (Corporate Kidnap & Ransom)



Bring on tomorrow



## Important Notices

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### **Losses Discovered Insurance**

This policy is issued on a "Losses discovered and reported" basis. This means that the policy only covers you for Loss (as defined) discovered during the Policy Period (as defined) and reported to be insurer in writing during the Policy Period. This policy does not provide cover for any Loss discovered during the Policy Period if at any time prior to the commencement of the Policy Period you had actual or constructive knowledge of any event, series of the events or circumstance(s) which might give rise to that Loss being discovered. To the extent (if any) that any of the cover provided by this policy has the effect that the policy is determined to be a contract of liability insurance, section 40 (3) of the Insurance Contracts Act 1984 provides that where you gave notice in writing to the insurer of facts that might give rise to a claim against you as soon as was reasonably practicable after you became aware of those facts but during the Policy Period, the insurer cannot refuse to pay a claim which arises out of those facts, when made, because it was made after the Policy Period had expired.

This policy does not apply to any loss, claim or circumstance arising out of, based upon all attributable to or involving any matter: (i) which an Insured had actual or constructive knowledge of prior to the policy inception date; (ii) occurs after an Insured has knowledge of an Insured Event or deviation in the production, preparation or manufacturing of Insured Products, or circumstances which have or are likely to result in such deviation or Insured Event, and the Insured fails to take reasonable corrective action; (iii) an Insured could have reasonably expected to produce a loss under this policy.

### **Your Duty of Disclosure**

Before you enter into a contract of general insurance with an Insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the Insurer every matter that you know, or could reasonably be expected to know, is relevant to the Insurer's decision whether to accept the risk of the insurance and, if so, on what terms. You have the same duty to disclose those matters to the Insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however does not require disclosure of matter that diminishes the risk to be undertaken by the Insurer; that is of common knowledge; that your Insurer knows or, in the ordinary course of business, ought to know; as to which compliance with your duty is waived by the Insurer.

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce his liability under the contract in respect of a claim or may cancel the contract. If your Non-disclosure is fraudulent, the Insurer may also have the option of avoiding the contract from its beginning.

### **Surrender of Any Contribution or Indemnity Rights**

Where another person or company would be liable to compensate you or hold you harmless for part or all of any loss or damage otherwise covered by the Contract, but you have agreed with that person or company either before or after the inception of the Contract that you would not seek to recover any loss or damage from that person or company, you are not covered under this Contract for any such loss or damage.

### **Code of Practice**

AIG is a signatory to the General Insurance Code of Practice. This aims to raise the standards of practice and service in the insurance industry, improve the way that claims and complaints are handled and help people better understand how general insurance works. Information brochures on the Code are available upon request.



## **Dispute Resolution**

We are committed to handling any complaints about our products or services efficiently and fairly. If you have a complaint:

1. Contact your insurance intermediary and they may raise it with us.
2. If your complaint is not satisfactorily resolved you may request that the matter be reviewed by management by writing to:

The Compliance Manager  
AIG Australia Limited  
Level 12, 717 Bourke Street  
Docklands VIC 3008

3. If you are still unhappy, you may request that the matter be reviewed by our Internal Dispute Resolution Committee ("Committee"). We will respond to you with the Committee's findings within 15 working days.
4. If you are not satisfied with the finding of the Committee, you may be able to take your matter to an independent dispute resolution body, Financial Ombudsman Services Limited (FOS). This external dispute resolution body can make decisions of which AIG are obliged to comply. Contact details are:

Financial Ombudsman Services Limited  
Phone: 1800 780 808 (local call fee applies)  
Email: [info@fos.gov.au](mailto:info@fos.gov.au)  
Internet: [www.fos.org.au](http://www.fos.org.au)  
GPO Box 3 Melbourne, VIC 3001

## **Privacy Notice**

This notice sets out how AIG collects, uses and discloses personal information about:

- you, if an individual; and
- other individuals you provide information about.

Further information about our Privacy Policy is available at [www.aig.com.au](http://www.aig.com.au) or by contacting us at [australia.privacy.manager@aig.com](mailto:australia.privacy.manager@aig.com) or on 1300 030 886.

### **How we collect your personal information**

AIG usually collects personal information from you or your agents. AIG may also collect personal information from:

- our agents and service providers;
- other insurers;
- people who are involved in a claim or assist us in investigating or processing claims, including third parties claiming under your policy, witnesses and medical practitioners;
- third parties who may be arranging insurance cover for a group that you are a part of;
- providers of marketing lists and industry databases; and
- publically available sources.

### **Why we collect your personal information**

AIG collects information necessary to:

- underwrite and administer your insurance cover;
- maintain and improve customer service; and
- advise you of our and other products and services that may interest you.

You have a legal obligation under the Insurance Contracts Act 1984 to disclose certain information. Failure to disclose information required may result in AIG declining cover, cancelling your insurance cover or reducing the level of cover, or declining claims.



## To whom we disclose your personal information

In the course of underwriting and administering your policy we may disclose your information to:

- entities to which AIG is related, reinsurers, contractors or third party providers providing services related to the administration of your policy;
- banks and financial institutions for policy payments;
- assessors, third party administrators, emergency providers, retailers, medical providers, travel carriers, in the event of a claim;
- other entities to enable them to offer their products or services to you; and
- government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

AIG is likely to disclose information to some of these entities located overseas, including in the following countries: United States of America, United Kingdom, Singapore, Malaysia, the Philippines, India, Hong Kong, New Zealand as well as any country in which you have a claim and such other countries as may be notified in our Privacy Policy from time to time.

You may request not to receive direct marketing communications from AIG.

## Access to your personal information

Our Privacy Policy contains information about how you may access and seek correction of personal information we hold about you. In summary, you may gain access to your personal information by submitting a written request to AIG.

In some circumstances permitted under the Privacy Act 1988, AIG may not permit access to your personal information. Circumstances where access may be denied include where it would have an unreasonable impact on the privacy of other individuals, or where it would be unlawful.

## Complaints

Our Privacy Policy also contains information about how you may complain about a breach of the applicable privacy principles and how we will deal with such a complaint.

## Consent

If applicable, your application includes a consent that you and any other individuals you provide information about consent to the collection, use and disclosure of personal information as set out in this notice.

## Copyright

The content of this Policy, including but not limited to the text and images herein, and their arrangement, is the copyright property of **Insurer**. All rights reserved. The **Insurer** hereby authorises you to copy and display the content herein, but only in connection with the **Insurer's** business and as provided in Condition 3.4 – Confidentiality. Any copy you make must include this copyright notice. Limited quotations from the content are permitted if properly attributed to the **Insurer**; however, except as set forth above, you may not copy or display for redistribution to third parties any portion of the content of this Policy without the prior written permission of the **Insurer**. No modifications of the content may be made. Nothing contained herein shall be construed as conferring by implication or otherwise any license or right under any patent, trademark, copyright (except as expressly provided above), or other proprietary rights of the **Insurer** or of any third party.



## Policy Schedule

### Crisis Solution (Corporate Kidnap & Ransom)

Policy Number: >

<b>1. Policyholder</b>	Address Line 1
	Address Line 2
	Address Line 3
<b>2. Insured Persons</b>	All Directors, Officers and Employees of the <b>Insured</b> (expand if required)
<b>3. Policy Period</b>	From:
	To: 4:00pm at the <b>Policyholder's</b> main address
<b>4. Limits of Liability</b>	<b>Ransom</b> (Cover 1.1): \$ per <b>Kidnapping, Hijacking</b> or <b>Extortion</b>
	<b>Lost Ransom</b> (Cover 1.2): \$ per <b>Kidnapping, Hijacking</b> or <b>Extortion</b>
	<b>Response Consultants</b> fees and expenses (Cover 1.3): Unlimited
	<b>Legal Liability</b> (Cover 1.4): \$ per <b>Insured Event</b>
	<b>Additional Expenses</b> (Cover 1.5): \$ per <b>Insured Event</b>
	<b>Accidental Death and Permanent Total Disability Benefit</b> (Cover 1.6): \$ per <b>Insured Person</b> \$ per <b>Insured Event</b>
<b>5. Premium</b>	\$ As agreed plus GST and Stamp Duty
<b>6. Insurer</b>	AIG Australia Limited ABN 93 004 727 753 AFSL 381686
<b>7. Territory</b>	Worldwide

Words in **bold** have special meanings – see the Schedule and Definitions section of the Policy.

Signed for and on behalf of the **Insurer**

Signature:

Date of Policy Issuance:

In consideration of the payment of premium, and subject to the terms, conditions and exclusions set forth below, the **Insurer** will indemnify the **Policyholder** for all **Loss** sustained directly from an **Insured Event** which occurs in the **Territory** during the **Policy Period**.

The Limits of Liability for each of the Covers outlined in Section 1 are set forth in the Schedule.

## Section 1 - Covers

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### 1.1 Ransom

The **Insurer** shall reimburse the **Policyholder** all **Ransom** which has been surrendered in respect to a **Kidnapping, Hijacking or Extortion**.

### 1.2 Lost Ransom

The **Insurer** shall reimburse the **Policyholder** any “lost in transit” **Ransom** which has been damaged, destroyed, seized, stolen, or wrongfully appropriated while being conveyed to person(s) demanding the **Ransom** by anyone who is duly authorised to do so by the **Insured**.

### 1.3 Response Consultants

The **Insurer** shall pay all reasonable and necessary fees and expenses of the **Response Consultant** arising from an **Insured Event**.

### 1.4 Legal Liability

The **Insurer** shall pay all settlements, awards, fees, defence costs and judgements imposed upon and paid by the **Policyholder** as a result of an action for damages brought within twelve (12) months after filing a Statement of Loss with the **Insurer** by the **Policyholder**, by or on behalf of any **Insured Person(s)** or their legal representatives solely and directly as a result of an **Insured Event**. The **Insured** shall neither admit any liability for, nor settle any claim nor incur any fees and defence costs without the prior authorization of the **Insurer**.

### 1.5 Additional Expenses

The **Insurer** shall pay all reasonable and necessary additional expenses incurred, following an **Insured Event**, by the **Insured** which shall comprise:

- (i) *Independent Negotiator* – the fees and expenses of an independent negotiator engaged by the **Insured**;
- (ii) *Public Relations* – the fees and expenses of an independent public relations consultant handling the **Insured Event**;
- (iii) *Interpreter* – the fees and expenses of a qualified interpreter assisting the **Insured** with an **Insured Event**;
- (iv) *Reward* – the amount paid by the **Insured** as a reward to an informant for information which contributes to the resolution of an **Insured Event**;
- (v) *Interest* – the interest costs for a loan from a financial institution made for the purposes of paying a **Ransom**, provided the loan is repaid within seven (7) days of the **Insured** receiving reimbursement of the same from the **Insurer**;
- (vi) *Travel* – the cost of travel and accommodations incurred by the **Insured** as a result of the **Insured Event**;
- (vii) *Communications* – the costs of telecommunication, communication hardware, recording equipment and advertising incurred solely and directly as a result of the **Insured Event**;
- (viii) *Salary* – 100% of a **Kidnapped, Detained or Hijacked Insured Person’s** gross salary and bonuses, commissions, cost of living adjustments, foreign tax reimbursements, pension and/or welfare contributions and other allowances which were contractually due or could



reasonably be expected based on past performance at the time the **Insured Event** occurs and for sixty (60) consecutive days following the release. With respect to **Detention**, the **Insurer's** liability will be limited to a period of seventy-two (72) consecutive months commencing from the time of **Detention**;

- (ix) *Temporary Replacement* – 100% of the gross salary of a temporary replacement of a **Kidnapped, Detained or Hijacked Insured Person** including bonuses, commissions, cost of living adjustments, foreign tax reimbursements, pension and/or welfare contributions and other allowances which were contractually due or could reasonably be expected based on past performance at the time the **Insured Event** occurs and for sixty (60) consecutive days following the release. With respect to **Detention**, the **Insurer's** liability will be limited to a period of seventy-two (72) consecutive months commencing from the time of **Detention**;
- (x) *Job Retraining* – the occupational retraining costs for the victim of an **Insured Event**, including but not limited to the salary of the victim while being retrained and the cost of external training courses;
- (xi) *Personal Financial Loss* – the personal financial loss suffered by the victim of an **Insured Event** solely and directly as the result of their physical inability to attend to financial matters during an **Insured Event** (or while involved with the handling or negotiation of the same);
- (xii) *Cost of Child Care* – the cost of child care incurred directly as a result of an **Insured Event**;
- (xiii) *Rest and Rehabilitation* – the rest and rehabilitation expenses (including meals and recreation) incurred within eighteen (18) months following the release of the **Kidnap / Hijack / Detention** victim by the victim and his/her immediate family;
- (xiv) *Medical Services* – the fees for independent psychiatric, medical and dental care incurred within thirty-six (36) months following the **Insured Event** for conditions resulting from an **Insured Event**;
- (xv) *Cosmetic Surgery* – the costs of cosmetic or plastic surgery which is required to correct any permanent disfigurement sustained by an **Insured Person** solely and directly as a result of an **Insured Event**;
- (xvi) *Forensics* – the fees and expenses of an independent forensic analysts engaged by the **Insured** as a result of the **Insured Event**;
- (xvii) *Increased Security* – costs, fees and expenses of temporary security measures solely and directly for protecting **Insured Persons** in the country where an **Insured Event** has occurred on the specific recommendation of the **Response Consultant**;
- (xviii) *Electronic Sweeps* – the cost of electronic sweeps for bugs or other electronic listening devices on the premises used by the **Insured Person(s)**; and
- (xix) *Other Expenses* – all other reasonable and necessary expenses incurred by the **Policyholder** in negotiating the release of a victim of an **Insured Event**.

#### 1.6 Accidental Death and Permanent Total Disability Benefit

- (i) The **Insurer** shall pay the Accidental Death Benefit outlined in the Schedule to the **Policyholder**, if an **Insured Event** causes the accidental death of the **Insured Person**. An **Insured Person** will be presumed deceased if they have been missing for over 18 months.
- (ii) The **Insurer** will pay the Permanent Total Disability Benefit outlined in the Schedule to the **Policyholder**, if an **Insured Event** causes the **Insured Person** to suffer a serious disability which necessarily and continuously prevents the **Insured Person** from attending to their normal duties and two certified qualified medical practitioners approved by the **Insurer** deemed the **Insured Person** as being beyond hope of improvement.

## Section 2 - Definitions

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Words and phrases in **bold** type have the following meanings throughout this insurance policy:

### 2.1 Detention

means the holding under duress of an **Insured Person** for whatever reason, other than **Kidnap**, and irrespective of whether such holding under duress is by legal governmental authorities in the place of custody or by other parties.

### 2.2 Extortion

means the making of illegal threats either directly or indirectly to the **Insured** to:

- (i) kill, injure or abduct an **Insured Person**;
- (ii) cause physical damage or loss of **Property** or electronic data, including the modification of data or denial of access to computer or network services;
- (iii) introduce a computer virus to the **Insured's** systems;
- (iv) disclose, disseminate or utilise proprietary information, including any personal or private or confidential information on or about the **Insured**; or
- (v) commit a product alteration which includes any act to contaminate, pollute, or render harmful or substandard or unfit for use products or goods manufactured or distributed by the **Insured** or create publicity by implying such,

by persons who then demand specifically from assets of the **Insured** or an **Insured Person** a **Ransom** as a condition of not carrying out such threats.

### 2.3 Hijack

means the illegal holding under duress, for a period in excess of four (4) consecutive hours, of an **Insured Person**, while travelling by any form of transportation or when forcibly removed from that mode of transportation.

### 2.4 Insured

means any person, company or firm named as the **Policyholder** in the Schedule (and its subsidiaries) and any **Insured Persons**.

### 2.5 Insured Event

means a **Kidnap**, or **Extortion**, or **Detention**, or **Hijack** or a series of connected acts thereof. If it is evident from the demand(s) or the making of such demand(s) that **Kidnaps** and/or **Extortions** and/or **Detentions** and/or **Hijacks** are or were carried out in furtherance one of another, they shall be deemed to be connected and constitute a single **Insured Event**.

### 2.6 Insured Person

means:

- (i) any person named or specified in the Schedule;
- (ii) a spouse or domestic partner, or a relative, fiancé, fiancée, child (including step, adopted, in-law or foster child), parent (including step, adopted and parent-in-law), sibling (including step or sibling-in-law), niece, nephew, aunt, uncle, lineal descendant, spouse of a lineal descendant, ancestor, or spouse of an ancestor of a person named or specified in Item 2 of the Schedule;
- (iii) any person while on the premises of the **Insured**;
- (iv) any person visiting the home of, normally resident or employed in the home of a person named or specified in Item 2 of the Schedule;
- (v) any person travelling with a person named or specified in Item 2 of the Schedule;





- (vi) any person who is directly involved in the handling or negotiation of an **Insured Event**; and
- (vii) any person whilst in the **Insured's** care, custody or supervision for whom the **Insured** has accepted responsibility and for whom the **Insurer** has provided its written agreement to cover prior to an **Insured Event**.

**2.7 Insurer**

means the entity specified in Item 6 of the Schedule.

**2.8 Kidnap**

means the illegal actual alleged or attempted taking and holding captive of one or more **Insured Persons** by persons who then demand specifically from assets of the **Insured** a **Ransom** as a condition of the release of such captive(s).

**2.9 Loss**

means the amounts covered under Section 1 – Covers incurred by the **Insured** directly as a result of an **Insured Event**.

**2.10 Policy Period**

means the period from the inception date to the expiry date as specified in Item 3 of the Schedule.

**2.11 Policyholder**

means the entity or legal person specified in Item 1 of the Schedule.

**2.12 Property**

means all real or personal property, including fixtures, fittings, works of art and other contents, computer hardware or software, plant and equipment (fixed or mobile) and livestock, which is owned, managed or leased by the **Insured** or for which the **Insured** or is legally liable.

**2.13 Ransom**

means cash and/or marketable goods, **Property**, monetary instruments, securities or services surrendered or to be surrendered by or on behalf of the **Policyholder** (with the approval of a senior officer of the **Policyholder**) to meet either a **Kidnap**, an **Extortion**, a **Hijack** demand.

**2.14 Response Consultants**

means NYA International Ltd or any other response consultants authorized with the **Insurer's** prior consent.

**2.15 Territory**

means the area(s) listed in Item 7 of the Schedule unless amended by endorsement to this policy.

## Section 3 - Conditions

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### 3.1 Notification

In the event of an **Insured Event** during the **Policy Period**, and in the case of **Extortion, Kidnapping or Hijacking**, prior to the payment of **Ransom**, the **Insured** will make every reasonable effort to immediately inform the **Response Consultants** and provide all relevant information as soon as possible.

### 3.2 Use of Response Consultants

Following an **Insured Event** the services of the **Response Consultants** will be available to the **Insureds** at no charge and on a priority basis to provide advice and assistance in handling the **Insured Event** for as long as required.

### 3.3. Notice

Except as indicated in Appendix 1, all notices, applications, demands and requests provided for in this policy will be in writing and will be given to or made upon either party at its address shown in the Schedule.

### 3.4 Confidentiality

The **Policyholder** and the **Insured Person** must at all times use their best efforts not to disclose the existence of this insurance policy.

### 3.5 Assistance and Cooperation

The **Policyholder** and all **Insured Persons** will cooperate with the **Insurer** in all matters relating to this insurance, including in the conduct of litigation or arbitration and assisting in achieving settlements.

### 3.6 Limits of Liability

The maximum limit and aggregate limit of the **Insurer's** liability for covered **Losses** will not exceed the amounts set forth as separate Limits of Liabilities in the Schedule. All covered **Losses** will be deemed to have been incurred during the **Policy Period** in which the **Insured Event** occurred.

### 3.7 Proposal Form

The **Insurer** has relied on the proposal form and/or all other information provided in deciding to accept this insurance cover and in determining the terms of such acceptance. The **Policyholder** must ensure that all statements in the proposal form or any other documentation are accurate and that the **Policyholder** has not withheld any material fact(s), otherwise this policy may be avoided.

### 3.8 Statement of Loss

The **Insured** will file a detailed, written and sworn Statement of Loss with the **Insurer** as soon as possible after the date of loss.

### 3.9 Cancellation

The **Policyholder** may cancel this policy at any time by providing the **Insurer** written notice in which case the **Insurer** will retain the pro rata proportion of the premium, except where claims or incidents have been reported prior to the date of cancellation in which case no refund in premium shall be payable. The policy may only be cancelled by the **Insurer** if the **Policyholder** fails to pay the required premium.

### 3.10 Subrogation

In the event of any payment under this policy, the **Insurer** will be subrogated to the **Insured's** rights of recovery. The **Insured** will do everything necessary to secure and preserve such rights including the execution of any documents necessary to enable the **Insurer** effectively to bring suit in the name of the **Insured** and will do nothing to prejudice such rights.



### 3.11 Waiver

Failure by the **Insurer** to exercise or enforce any rights hereunder will not be deemed to be a waiver or a change in any part of this insurance, or prevent the **Insurer** from asserting any right under this insurance policy, nor shall the terms of this insurance policy be waived or changed except by endorsement to form part of this policy.

### 3.12 Non-Assignment

This policy may not be assigned or transferred without the written consent of the **Insurer**.

### 3.13 Governing Law

This policy shall be governed by and construed in accordance with the laws of the Commonwealth of Australia and the Australian State or Territory in which the policy issued and any dispute shall be subject to the exclusive jurisdiction of the Australian courts.

### 3.14 Rights of Third Parties

Nothing in this policy is intended to confer a directly enforceable benefit on any third party other than an **Insured**.

### 3.15 Severability

If any provision contained in this policy is, for any reason, held to be invalid, illegal or unenforceable, it will be construed by limiting it so as to be valid, legal and enforceable to the extent compatible with applicable law or if that is not possible, severed without invalidating the remainder of the policy.

### 3.16 New Subsidiaries

This insurance policy will be automatically amended to include any newly acquired subsidiary from the date of the acquisition provided that:

- (i) there have been no threats or other matters in the last five (5) years that would have been insured under this Policy had this Policy covered such entity at that time;
- (ii) there are no **Insured Events** ongoing; and
- (iii) the entity is situated in a country in which the Insured already holds a subsidiary.

### 3.17 Sanctions

The **Insurer** will not provide cover for, or be liable to pay any **Claim** or provide any benefit under this policy to the extent that the provision of such cover, payment of such **Claim** or provision of such benefit would expose the **Insurer**, its parent company or ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions law or regulations of the European Union, the United States of America, or the Commonwealth of Australia.

## Section 4 - Exclusions

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The **Insurer** will not be liable for **Loss** caused by or resulting either directly or indirectly from or involving:

### 4.1 Prior Events

A series of connected events of **Kidnapping, Extortion** or **Hijacking** where the first of which began before the **Policy Period**;

### 4.2 Fraud

A fraudulent, dishonest, illegal or criminal act or attempt of the **Insured** or any of its directors or officers (whether acting alone or in collusion with others). This exclusion will not apply to the payment of **Ransom** by the **Insured** in a situation where local authorities have declared such payment illegal.

### 4.3 Robbery (off premises)

The surrender of a **Ransom** in any face to face encounter, unless surrendered by a person (other than the **Insured Person** victim of **Kidnapping, Hijacking** or **Extortion**) who is in possession of such **Ransom** at the time of such surrender for the sole purpose of conveying it to pay a previously communicated **Ransom** demand.

### 4.4 Robbery (on premises)

The surrender of a **Ransom** either at a location where the **Kidnapping** or **Hijacking** of one or more **Insured Person(s)** occurs or where the **Extortion** demand is first made, unless brought to such location after receipt of the **Ransom** demand for the sole purpose of paying such **Ransom** demand.

### 4.5 Wrongful Detention

In respect to **Detention** only:

- (i) a **Detention** for a period of less than four (4) consecutive hours;
- (ii) any act or alleged violation of the laws of the host country by an **Insured Person** which would be a criminal offence if committed by the same party in the jurisdiction where its headquarters are located or of which he or she is a national, unless the **Insurer** determines that such allegations were intentionally false, fraudulent and malicious and made solely and directly to achieve a political, propaganda or coercive effect upon or at the expense of the **Insured** or the victim of a **Detention**; or
- (iii) the failure of an **Insured Person** to properly procure or maintain immigration, work, residence or similar visas, permits or other documentation.



## Appendix 1 - Notification Procedures & Consultants

### What to Do in a Crisis

#### Response Consultants Services

In the event of an incident, situation or occurrence which may give rise to or constitute an **Insured Event**, then as part of the Policy coverage and under a special arrangement with the **Insurer**, we will:

- (i) make available on a priority basis, specialist **Response Consultants** nominated by the **Insurer** to advise, inform and assist an **Policyholder**; and
- (ii) pay the reasonable and necessary fees and expenses of the said **Response Consultant/s**.

### Crisis Hotline

International Access Code	Country Code	Area Code	Local Number
<b>From Australia 0011</b>	<b>1</b>	<b>817</b>	<b>826 7000</b>

The number above is a dedicated crisis response hotline and should only be used for notification of an incident, situation or occurrence which may give rise to an **Insured Event**. Callers will speak directly to or receive an immediate call back from our experienced response consultants who are available to nominate specialist external crisis management or crisis communications consultants or consider any request (to be confirmed in writing) by an **Policyholder** concerning the use of an **Policyholder's** preferred consultants. Following notification of an incident, situation or occurrence which may give rise to an **Insured Event**, the **Response Consultants** will be available to be with the **Policyholder** as soon as travel time permits.

It is understood and agreed that:

- (i) the response consultants have no authority on behalf of the **Insurer** to make any admissions which may prejudice our rights or to deal with matters concerning policy coverage or the application of any facts and circumstances of any crisis incident, situation or occurrence which has been notified and which may give rise to an **Insured Event** to the policy terms, conditions and exclusions; and
- (ii) the provision and/or the use of these services is not, is not intended to be and shall not be regarded as an admission of or an acceptance by the **Insurer** of any liability to indemnify an **Policyholder** under the Policy and is without prejudice to all of our rights under the terms, conditions and exclusions of the Policy.

Head Office

**Sydney**

Level 19, 2 Park Street Sydney NSW 2000  
GPO Box 9933 Sydney NSW 2001

**Melbourne**

GPO Box 9933 Melbourne VIC 3001

**Brisbane**

GPO Box 9933 Brisbane QLD 4001

**Perth**

GPO Box 9933 Perth WA 6848

**Australia wide**

T 1300 030 886  
F 1300 634 940

**International**

T +61 3 9522 4000  
F +61 3 9522 4645

[www.aig.com.au](http://www.aig.com.au)



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