

# HOSTILE ENVIRONMENT SOLUTIONS

## AT A GLANCE



**Kidnapping, extortion, wrongful detention and emergency evacuations of employees are growing risks to international companies. Prevention is essential. Allianz Protect Security will reimburse the costs for professional security and crisis management and protect against further financial losses.**

Kidnapping, extortion, wrongful detention and emergency evacuations are more important concerns than ever for companies. Especially if they are operating internationally and in unstable regions. Overseas employees, business travelers, expatriates and their families can be exposed to high risks varying by country.

International business travel and operational safety is a growing concern. Allianz Hostile Environment Solutions insurance provides appropriate protection and resilience.

## SOLUTIONS

### **Professional Safety and Crisis Management**

Allianz assists companies to understand potential hazards employees face and the solutions that need to be put in place. This is done in collaboration with an independent crisis consulting company WorldAware, who operate with international and highly specialised experts.

WorldAware's Special Risks consultants can assist individuals and businesses to:

- recognise, assess and mitigate potential risks
- develop and implement crisis management plans
- test and train crisis management teams and employees
- plan for and cope with crisis response situations

**Prevention and Risk Mitigation** can assist in lowering travel risks. All clients have access to WorldAware's Travel Safety website, which gives an overview of the risks in each country, as well as political and economic conditions, security issues, cultural factors and travel logistics.

**Crisis Management Training** is also available in the form of scenario testing. Trainings and workshops uniquely tailored to the client's specific sector, risk profile and requirements. The scenarios allow the team to gain experience in dealing with a potential crisis in a safe environment plus test crisis management plans, clarify roles, lines of communication and responsibility. Throughout the process, recommendations and best practices will be suggested.

Ransoms worldwide are estimated at:

**\$500m a year**

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**ABOUT ALLIANZ**

As an international financial services company, we offer our 92 million customers worldwide products and solutions in insurance and asset management. Allianz Global Corporate & Specialty is our dedicated brand for corporate, specialty and mid market risks and insures more than three quarters of the Fortune 500® companies.

## WHAT DOES CRISIS MANAGEMENT INCLUDE?

### 1. Limiting the risk to employees

Crisis management starts with the question: What dangers are employees exposed to in the respective countries? The answer will provide the foundations on how the crisis management team will need to react. Travelers in high risk zones will be able to obtain information on dangers, how to recognise and avoid them. In all cases prevention is the preferred option and safety considerations need to be in place before an emergency happens.

### 2. Preparation for a potential emergency

The kidnapping or extortion of employees is often an unfamiliar situation. To best cope with this the management team need to have prepared in advance:

- Who is part of the crisis management team?
- Who is coordinating the press and authorities?
- Who is the spokesperson for the family?

These and other questions will be outlined in a bespoke crisis management plan individually tailored to the clients business. The better prepared, the more coordinated the response.

### 3. 24/7/365 emergency response

WorldAware maintains a 24/7 Crisis Response Management centre which is available to clients 365 days a year. The crisis management plan ensures the immediate action of all necessary measures so that everything moves efficiently and responsibilities are defined.

A team of crisis specialists will communicate with the authorities and where necessary, negotiate with the kidnappers or extortionists. The professional handling of a crisis makes a major contribution to a successful conclusion.

### 4. Highly qualified crisis team

Bringing together various experts from security and risk management, such as detectives, security officials, lawyers, economists, psychologists and public relations specialists.

## THE FINANCIAL ASPECT OF THE CRISIS PREVENTION AND MANAGEMENT

Kidnappings and extortions are almost always about a financial transaction. The cost involved in such an incident can be substantial, whereby the ransom is only one aspect of what companies and families have to deal with. Allianz Protect® Security covers for a wide variety of insured events and the costs involved. Covered costs include:

- paid or lost ransom
- fee for crisis team
- expenses for negotiators, interpreters, close personal protection measures and PR consultants
- travel and accommodation expenses of the insured
- rest and rehabilitation costs
- costs for technical equipment
- rewards for informants
- salary continuation for the victim
- business interruption costs
- legal defense costs
- financial compensation for accidental death or dismemberment
- evacuation costs
- forensic analyses
- cosmetic and plastic surgery