



TOKIO MARINE
HCC

Crisis Management Insurance

Specialty insurance products for companies facing complex operational, product and people risks.



About us

Tokio Marine HCC Specialty Group is a leading provider of specialist insurance products for companies operating in complex, high-pressure environments.

Our Crisis Management Insurance portfolio is designed for clients whose people, operations, products, reputation or supply chain may be exposed to sudden, high-impact events. These are risks that can move quickly, attract intense scrutiny and require calm, specialist action from the first hour.

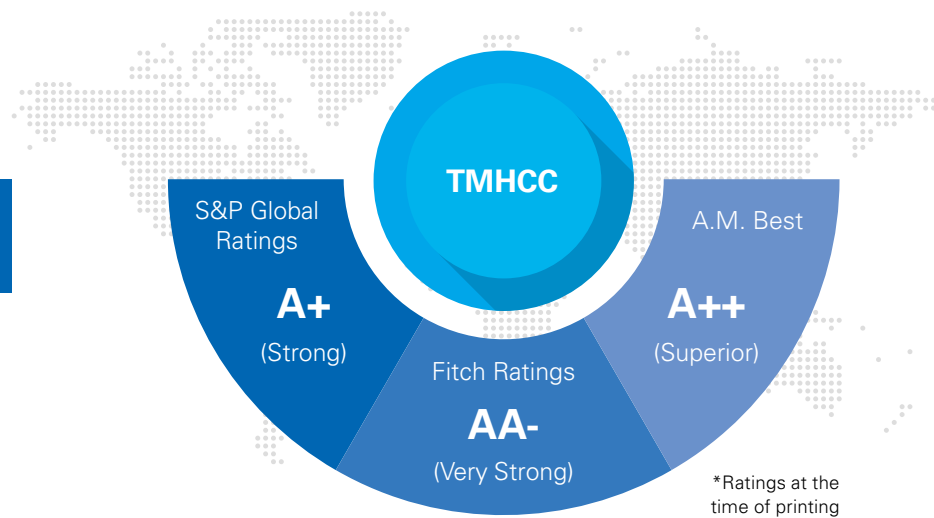
We provide insurance solutions across Kidnap and Ransom, Active Assailant, Maritime Piracy, Product Contamination and Component Part Recall. Each product is built to help clients manage the financial consequences of a crisis while giving them access to specialist response support when it matters most.

Our approach combines underwriting expertise, experienced claims handling and established crisis response relationships. The result is practical support for companies operating in demanding, unpredictable and sensitive environments.

Our products help your business to face crisis with confidence.

Annual gross written premiums
in excess of **\$350m**

Global reach in over
180 countries.



Crisis Management Insurance in practice

Crisis events can have a broad impact, threatening people's safety, disrupting operations, damaging property, affecting supply chains, creating legal exposure and putting a company's reputation at risk.

For brokers and clients, the issue is not only whether a financial loss can be reimbursed. It is whether the company has access to the right expertise, decision-making support and practical assistance while the situation is still unfolding. The ability to respond quickly and effectively, with the right support, can make the difference between surviving or thriving after a crisis event, and may even prevent the incident altogether.

Tokio Marine HCC's Crisis Management Insurance products are designed for that reality. They help clients respond to a wide range of unexpected incidents such as kidnapping, extortion, detention, active assailant events, hostage crises, maritime piracy, product contamination and recall events. Depending on the policy, cover may include crisis response fees and expenses, additional expenses, loss of earnings, legal liability, personal accident, recall costs, product rehabilitation expenses and other insured losses.

There is a wide range of cover available but to ensure clients get the most out of our products and our decades of expertise, our policies are supported by specialist crisis consultants who can provide prevention, incident response and post-incident support.

When a crisis happens, speed, expertise and clarity matter.
Our proposition provides all three.

Tokio Marine HCC's Crisis Management Insurance portfolio includes:

Kidnap and Ransom

Protection for companies and individuals exposed to kidnapping, extortion, detention, hijacking, threat and disappearance risks.

Active Assailant

Cover for companies exposed to malicious attacks, hostage crisis events and threat events affecting people, property, operations and reputation.

Maritime Piracy

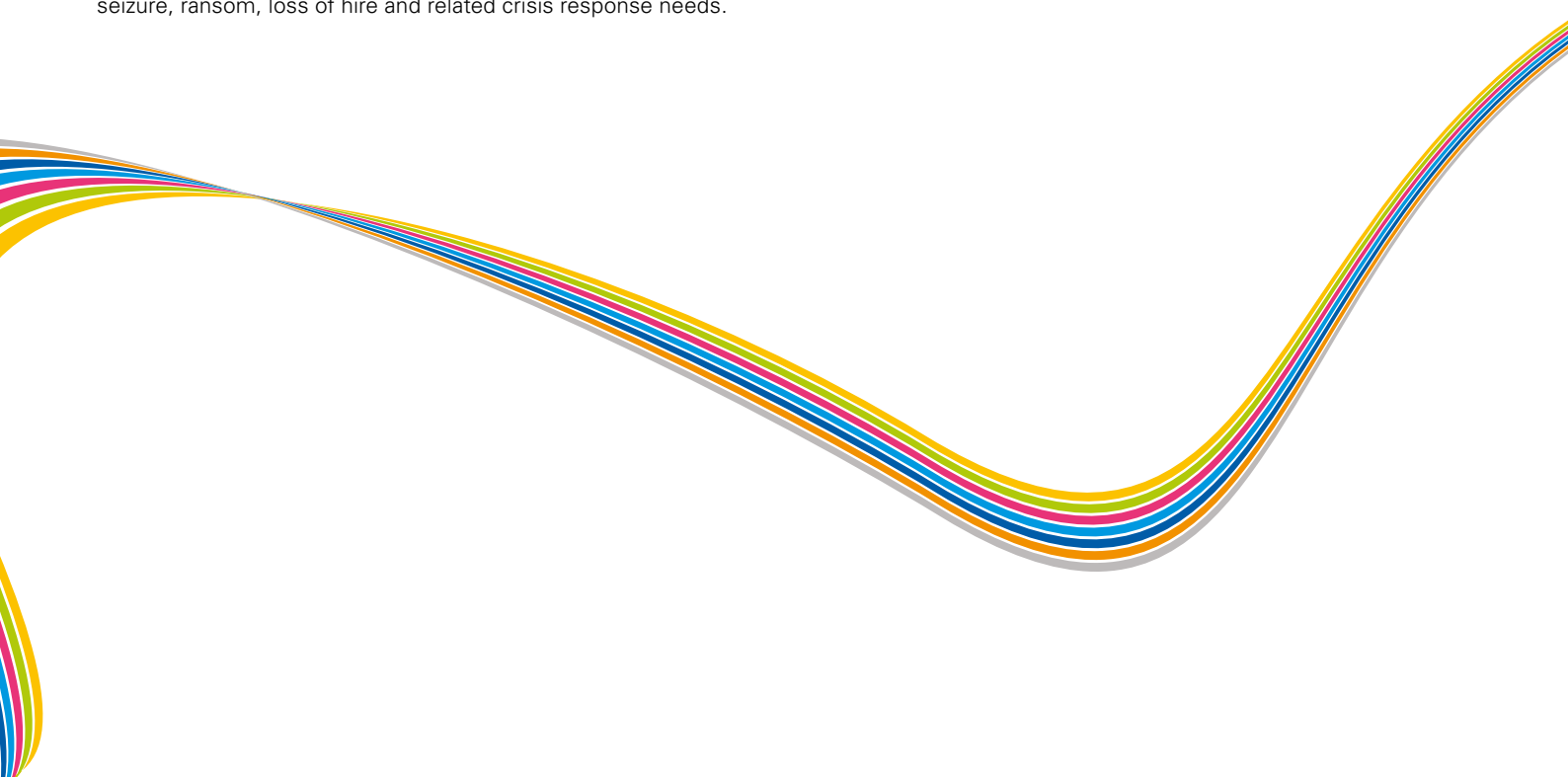
Protection for maritime companies exposed to kidnap, illegal seizure, ransom, loss of hire and related crisis response needs.

Product Contamination

Cover for contamination, tampering, extortion, adverse publicity and government recall events affecting product safety, brand confidence and business continuity.

Component Part Recall

Protection for manufacturers exposed to product safety, product guarantee, impaired property and government ordered recall events.





Kidnap and Ransom

Kidnap, extortion and detention risks are a serious concern for companies operating internationally, sending employees abroad or managing exposure in higher-risk jurisdictions.

These incidents can be emotionally devastating and financially significant. They also require careful handling from the earliest stages, including verification of the threat, negotiation strategy, family support, liaison with authorities and practical advice during and after the event.

Tokio Marine HCC's Kidnap and Ransom insurance is designed to help companies protect employees, corporate assets and, where appropriate, high-profile individuals and families.

What it can cover

Standard insured events may include kidnapping, express kidnapping, extortion, detention, hijacking, threat and disappearance.

Covered losses may include ransom, loss of ransom in transit, crisis response fees and expenses, additional expenses, legal liability and personal accident. Depending on the client's needs, cover can also be extended to include areas such as travel or expatriate evacuation, loss of earnings, workplace violence, terrorism and hostage crisis.

Who it is for

This cover is relevant for corporations with international exposure, non-government organisations, journalists, high-net-worth individuals and families, and organisations whose employees, contractors or guests may face elevated personal security risks.

How it helps

Clients can access experienced crisis response support for immediate advice, incident verification, negotiation strategy, family management, authority liaison, release planning and post-incident review.

Policies can be tailored to each company, the nature of travel, the countries involved and the people requiring protection.



Active Assailant

Active assailant events present a severe people-risk, business continuity and reputational challenge for public and private sector organisations.

These events can involve physical harm, property damage, operational interruption, legal consequences, employee welfare concerns and intense media scrutiny. The effects can extend well beyond the incident itself, affecting customers, visitors, students, patients, staff, families and the wider community.

Tokio Marine HCC's Active Assailant insurance helps companies mitigate losses and recover from an attack as quickly and effectively as possible.

What it can cover

Insured events may include active assailants, hostage crises, threat events and, where agreed, offsite coverage for employees or students.

Covered losses may include property damage, legal liability, loss of earnings, additional expenses, personal accident, crisis response fees and expenses. Cover can also be extended to include ingress and egress, where access to a location is denied, and loss of attraction following an incident.

Who it is for

This cover is designed for organisations with material people exposure. Relevant sectors include schools, universities, entertainment venues, sports organisations, concerts, casinos, shopping centres, restaurants, property managers, government institutions, municipalities, transportation operators and healthcare facilities.

How it helps

Specialist support can assist with prevention planning, crisis communications, victim and family welfare, employee support, business continuity and post-incident review. The aim is to help the insured manage the immediate event and support recovery with care, structure and celerity.



Maritime Piracy

Piracy remains a significant risk for companies and individuals transporting goods or travelling by sea through high-risk areas.

Whether the exposure is a single transit or an entire fleet, the kidnapping of crew or illegal seizure of a vessel can create severe financial, operational and human consequences. The incident may involve ransom demands, business interruption, third-party claims, crew welfare concerns and reputational scrutiny.

Tokio Marine HCC's Maritime Piracy insurance is designed to support companies exposed to piracy and maritime crisis events.

What it can cover

Insured events may include kidnap and illegal seizure.

Covered losses may include ransom, loss of ransom, crisis response fees and expenses, additional expenses, personal accident and legal liability. Endorsements may include loss of hire and enhanced loss of hire for specific high-risk areas.

Who it is for

This cover is relevant for transits or operations in high-risk maritime areas and can be structured for single transits or fleet arrangements, and for armed or unarmed vessels.

Our specialist crisis response consultants provide broader, long-term support to organisations through prevention planning, incident management, negotiation strategy, authority liaison, family management, media and internal communications, crew welfare, release and rehabilitation.

How it helps

For maritime clients, the ability to access experienced crisis response advice can make a material difference to the management and outcome of an incident.



Product Contamination

Product contamination can create immediate and far-reaching consequences for manufacturers, distributors and brand owners.

A contamination incident may arise from accidental error, malicious tampering, product extortion, adverse publicity or a government recall. The impact can include recall expenses, replacement costs, loss of gross profit, increased cost of working and long-term damage to brand confidence.

Tokio Marine HCC's Product Contamination insurance is designed to help companies manage the financial consequences of contamination incidents and related exposures that may not be fully addressed by traditional general liability policies.

What it can cover

Covered insured events may include accidental product contamination, malicious product contamination, product extortion, government recall and adverse publicity.

Covered losses may include recall and contamination expenses, value of contaminated products, loss of gross profit, product rehabilitation expenses, increased cost of working and product extortion costs.

Optional coverages and services may include intentionally impaired ingredients, product refusal, forensic accounting and claims services, third-party recall liability expenses and customer loss of gross profit.

Who it is for

This cover is particularly relevant for medium to large food and beverage risks, as well as companies producing topical or ingestible products for human or animal consumption.

How it helps

When a product crisis occurs, a company must protect consumers, preserve evidence, manage regulatory expectations, communicate clearly and restore trust. Insurance protection and specialist recall support can help clients manage both the financial and reputational consequences of the event.



Component Part Recall

Manufacturers of component parts face significant financial exposure when a failure in product design, manufacture or performance triggers a recall.

The cost of recalling, repairing or replacing vehicles, devices or other products can be substantial. For component manufacturers, increased scrutiny from original equipment manufacturers, customers and regulators raises the operational and financial stakes.

Tokio Marine HCC's Component Part Product Recall coverage is designed to help minimise the financial risk and reputational impact of a product recall event.

What it can cover

Covered insured events may include product safety, product guarantee, impaired property and government ordered recalls.

Covered insured losses may include recall expenses, replacement expenses, third-party recall and replacement expenses, defence costs and consultant costs.

Optional coverages and services may include extended indemnity periods, retroactive cover, the insured's loss of gross profit, long-term agreements, third-party financial losses, forensic accounting and claims services.

Who it is for

This cover is suitable for component part manufacturers of different sizes, from smaller companies to large multinationals. Coverage can be considered on an overall turnover or contract-specific basis, including general component parts manufacturers and automotive tier one, two and three suppliers.

How it helps

The policy is designed to respond to critical losses arising from product design or manufacturing failures and addresses exposures that standard product liability policies may not contemplate in full.



Crisis response and prevention support

Insurance is only one part of effective crisis management. In a live incident, clients also need specialist advice, calm judgement and practical support.

Tokio Marine HCC works with experienced crisis response partners to provide clients with access to prevention, response and post-incident services across relevant product areas.

Sedgwick Brand Protection

Our crisis response partner for **product recall risks**, providing specialist recall management, crisis response, risk mitigation and 24/7 support backed by extensive global recall experience.

Contact:
brand.protection@sedgwick.com

Website:
sedgwick.com/product-recall/

The Acheson Group (TAG)

Our crisis response partner for **product contamination risks**, providing immediate crisis response, recall management, proactive risk mitigation -ensuring compliance and brand reputation - and 24/7 support backed by extensive global food safety and public health experience.

Contact:
info@achesongroup.com

Website:
achesongroup.com

Unity Advisory Group & On Call International

Our crisis response partners for **security-related risks** - such as kidnap and ransom, maritime piracy and active assailant scenarios - providing specialist prevention, crisis response and post-incident recovery services through an experienced global network of crisis consultants.

Contact:
info@unityadvisory.com
contact@oncallinternational.com

Website:
unityadvisory.com
oncallinternational.com

PRE-INCIDENT SUPPORT

Clients benefit from services such as crisis management planning, travel safety briefings, emergency response reviews, tabletop exercises, site assessments, active assailant preparedness, operational risk analysis and access to relevant security advice.

For product-related exposures, specialist recall consultants can assist with planning, quality assurance reviews, mock recalls, testing and inspection protocols, regulatory considerations and product retrieval planning.

1

INCIDENT RESPONSE

In a crisis, response support may include immediate advice, consultant deployment, negotiation strategy, family support, authority liaison, media and internal communications, supply chain coordination, recall notification, consumer response and practical incident management.

2

POST-INCIDENT SUPPORT

After the immediate threat has passed, organisations still need to recover. Support may include debriefing, after-action review, victim or employee welfare, brand rehabilitation, business continuity planning, regulatory coordination and recommendations to reduce future exposure.

3

The aim is simple: help clients prepare better, respond faster and recover with confidence.



Claims expertise

A crisis claim is not a routine transaction. It can involve people at risk, urgent operational decisions, legal and regulatory pressure, reputational scrutiny and sensitive communication with employees, families, customers or other affected parties.

Tokio Marine HCC's Crisis Management Insurance proposition is supported by dedicated in-house claims professionals. Our team includes experienced claims lawyers and specialists with knowledge of the jurisdictions we cover.

That expertise helps clients and brokers act with confidence when events are moving quickly. We provide clear communication, informed decision-making and practical guidance from people who understand the incident, how the policy should respond and the commercial realities involved.

We deliver on our insurance promises

Our approach is measured, responsive and collaborative. From first notification, we work closely with policyholders, brokers, underwriters and appointed crisis response consultants to help establish the facts, explain the process and identify the cover available under the policy.

Where a covered incident occurs, our claims team supports the assessment and handling of losses including crisis response fees and expenses, additional expenses, loss of earnings, legal liability, recall expenses, product rehabilitation expenses, personal accident benefits, replacement costs and other covered financial consequences.

Why it matters

In a crisis, clients need more than technical policy knowledge. They need calm, credible claims specialists who can bring clarity, pace and judgement to complex circumstances.

Our claims service is designed to be approachable, fair and efficient. We support insureds and brokers throughout the claims process, helping them move from uncertainty to action and from notification to resolution.

A crisis tests preparation, partnership and trust.
We deliver on our insurance promises.



A coordinated specialist approach

Crisis Management Insurance brings together underwriting, claims and response expertise around a clear purpose: helping clients protect people, manage disruption and recover with confidence.

The strength of the proposition is not only in the breadth of the product portfolio. It is in the way those products are supported.

Specialist underwriting

Our Crisis Management Insurance team are specialists in their field and bring multilingual capability, local understanding and the ability to make prompt decisions, backed by local underwriting authority, to every situation.

Tailored protection

No two companies have the same people, product, operational or geographic risk profile. Coverage can be structured to reflect the client's exposure, sector, footprint and appetite for protection.

Experienced crisis support

Through established crisis response relationships, insureds can access specialist support before, during and after an incident. This can include prevention planning, immediate response and post-incident review.

Dedicated claims handling

Clients and brokers have a dedicated claims handler from first notification to resolution, providing clear communication, informed decisions and practical support through the covered financial consequences of a crisis.

For companies facing complex risks,
a coordinated approach makes a material difference.

About Tokio Marine HCC

Tokio Marine HCC (TMHCC) underwrites more than 100 specialty insurance products, with access to over 180 territories. Supported by 4,400 employees globally, the company is one of the world's leading specialty insurers. Headquartered in Houston, Texas, the company comprises highly entrepreneurial teams equipped to underwrite special situations, companies and individuals, acting independently to deliver effective solutions. Our products and capabilities set the standard for the industry, as many of our employees are industry-leading experts.

More information about our financial strength here:



tmhcc.com/en/about-us



Contact us

Europe

specialtyEU@tmhcc.com

United Kingdom

specialtyUK@tmhcc.com

tmhcc.com

 Tokio Marine HCC - International

A member of the Tokio Marine HCC group of companies

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