



Piracy is a significant concern for companies and individuals travelling or transporting goods by sea across areas considered to be high risk. Whether it is a one-off transit, or an entire fleet of vessels over a year, pirates kidnapping crew at sea or illegally seizing a vessel is a serious and pervasive threat.

At Tokio Marine HCC, we customise Marine Piracy insurance, offering comprehensive and innovative protection. We exclusively retain crisis response experts Unity Advisory Group (Unity) so that our clients can benefit from their direct support for prevention, crisis response and post-incident services.

Crisis assistance

Unity is a wholly independent crisis management company and leading provider of effective solutions to businesses pursuing success in challenging and high-risk environments, including maritime organisations facing perils at sea.

Unity has partnered with Protection Vessels International (PVI), a recognised provider of holistic maritime security solutions servicing some of the largest shipping, marine and extractives companies in the world. PVI's maritime operations span the globe and are focussed on the efficient delivery of high-quality, costeffective security solutions.

Together, they operate globally to help our clients avoid, prepare for and resolve maritime crises in a manner conducive to the wellbeing of their people, assets and reputations.

This collaboration boasts:

- a dedicated customer service team, offering a prompt and personalised service
- global operational hubs in the United Kingdom, Nigeria, the Middle East, South East Asia and the Americas
- maritime security solutions specific to client, flag state and charterer requirements
- 10,000+ successful transits in high-risk areas
- multiple international oil company approvals
- multiple flag state approvals
- full compliance with national and international trade-control restrictions.

The risk is real and the consequences of an event can be devastating: business interruption, notification costs, third-party claims and fines, to name a few, can result in significant financial loss.

Services

Unity offers advice and support to organisations that are undergoing a piracy or hostage incident, helping them reach a successful resolution, including recovery of the vessel and cargo. At all stages of an incident, Tokio Marine HCC's clients can benefit from Unity's services upon request.

Services include:

- review or design crisis management plans
- negotiation strategy
- communicating with the hostage-takers
- safety and wellbeing of crew
- forecasting risk assessment
- · incident management
- liaison with the authorities
- · family management
- media and internal communications
- interactions with third parties
- release and rehabilitation
- returning to a pre-incident state.

In partnership with PVI, training and risk-reduction services include:

- armed security teams
- security escort vessels
- crew security training courses including active assailant response
- ISPS/ISM lead auditing and consultancy
- journey management
- tabletop crisis management exercises.

A collaborative approach

Each critical event is unique and carries its own complexity and pace. Unity's methodology ensures a consistent and coordinated framework for crisis response. Once alerted, they work collaboratively with our clients to ascertain needs. Leveraging the resources of PVI if required, they provide frequent guidance to strategic leadership and operational management, ensuring the most desirable outcome is achieved.

The right team

Unity Advisory Group (Unity) in partnership with Protection Vessels International (PVI) offer their services to Tokio Marine HCC clients as independent consultants, dealing directly with the policyholder in the case of a crisis event. They select their consultants on experience and expertise, weighing out factors such as proximity, language capability, deep cultural understanding and local contacts, to best attend the specificities of each incident. Fundamentally, they select the right team for the task.

Why Tokio Marine HCC?

Tokio Marine HCC is a leading specialty insurance group underwriting more than 100 classes of specialty insurance in approximately 180 countries. Headquartered in Houston, Texas, the company is made up of highly entrepreneurial teams equipped to underwrite special situations, companies and individuals. Tokio Marine HCC is part of Tokio Marine, a premier global company with a market cap of \$36 billion.*

Contact us

Barcelona

Tokio Marine HCC Torre Diagonal Mar Josep Pla 2, Planta 10 08019 Barcelona, Spain Tel: +34 93 530 7300

London

HCC International
The St Botolph Building
138 Houndsditch
London EC3A 7BT, United Kingdom
Tel: +44 (0)20 7648 1300
Lloyd's Box 252, Second Floor

Munich

Tokio Marine HCC Rindermarkt 16 80331 Munich, Germany Tel: +49 89 3803 4640



kandr@tmhcc.com

A member of the Tokio Marine HCC group of companies

Tokio Marine HCC is a trading name of HCC International Insurance Company plc (HCCII), Tokio Marine Europe S.A. (TME) and HCC Underwriting Agency Ltd (HCCUA), members of the Tokio Marine HCC group of companies.

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The policyholder will always be informed of which insurer in our group will underwrite the policy according to jurisdiction.

Not all coverages or products may be available in all jurisdictions. The description of coverage in these pages is for information purposes only. Actual coverages will vary based on local law requirements and the terms and conditions of the policy issued. The information described herein does not amend, or otherwise affect, the terms and conditions of any insurance policy issued by Tokio Marine HCC group of companies. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.