



## Unity / On Call: Crisis Management Insurance

Engagement / Analysis /  
Response / Post-Incident Support



TOKIOMARINE  
HCC

[tmhcc.com](http://tmhcc.com)

## Help when you need it most

Businesses today face a growing list of complex crises they must be prepared for both domestically and internationally. Political unrest. Kidnapping and extortion. Medical emergencies. Natural disasters. Active Shooter situations. The right expertise in handling these and other events are crucial to protect not just a company's reputation and operational continuity, but the very safety of its employees, guests, and customers.

Tokio Marine HCC, through its partnership with Unity Advisory Group and On Call International, can deliver the right analysis, response and post incident support to help when you need it most.

## Crisis Assistance

Tokio Marine HCC covers the financial consequences of a global crisis incident through its Crisis Management Insurance and partners with Unity / On Call to offer clients an effective and holistic solution. We believe it is not a question of 'if' but 'when' a crisis event will happen. As such, our approach to crisis assistance is:

### Engagement

Benefiting from the combined experience of Unity / On Call, we offer every client bespoke crisis prevention training available in multiple languages. This is funded either in full or in part by your policy premium.

#### Complimentary Client Briefing

- Introduction to Unity Advisory Group
- Overview of what to do in the event of an incident

#### Advisory Calls

- Unlimited calls throughout the duration of your policy\*
- Specific advice regarding risk by country
- Support regarding implementation of new security measures

#### Tailored Individual Crisis Training

Including but not limited to:

- Testing your emergency response procedures
- Crisis management planning
- Travel safety briefings
- Individual country safety review or site assessments

### Analysis

Tokio Marine HCC supports our clients operating worldwide with bespoke analysis and intelligence services from Unity / On Call. These services are either complimentary, funded in full or part by the policy premium or at an additional cost.

#### Operational Risk Analysis

- Identify key threats, vulnerabilities and opportunities unique to a client
- Overview of best practice procedures
- Unlimited access to a risk information portal

#### Customised Trip Intelligence and Risk Assessments

- From basic destination overviews to complex long-term analysis
- Pre-trip educational resources
- Access to a dedicated Global Security Specialist (GSS) for analysis, guidance and assistance on security-related questions or concerns

#### Searchlight: Travel Tracking

- Protect: Keep travellers up-to-date with real-time alerts about threats and live incidents
- Monitor: Identify, locate and communicate with affected travellers instantly in the event of an incident
- Comply: Demonstrate duty of care compliance with two-way communication capabilities, audit logs and enhanced reporting functionalities

### Event Response: Crisis Management

In the event of a crisis incident or a suspected crisis event, our clients have immediate and unlimited access to and support by Unity Advisory Group. Benefits include:

- Access to the 24/7 Unity Operations Centre
- Immediate support and response from security specialists on initial actions to take based on the facts of the case.
- Consultant deployment to the incident location (and to the client's corporate headquarters as required) to ensure the safe resolution of the case.\*\*

### Post-Incident: Analysis and Advice

Following the trauma of a crisis event, our clients continue to have access to the services of Unity Advisory Group to conduct a thorough debriefing, post-incident risk assessment and to develop plans for post-incident victim support. Proper post-incident analysis leaves our clients best positioned to manage and potentially avoid future incidents.

\*each call is limited to 30 minutes

\*\*our clients can pre-agree any other experts of their choice



## Case Studies

Pre-incident services from Unity / On Call offers prevention training that includes advice and support for effective crisis management planning, expert assessment, review and recommendations for improved security measures, amongst others. However, should the worst happen, Unity / On Call can help every step of the way through incidents including but not limited to:

### Multi-person Kidnapping at an Insured's manufacturing plant

Our exclusive response consultants provide immediate telephone advice to verify and establish the facts of the case.

Consultants are deployed to the Insured's headquarters and the location of the incident. Unity Advisory Group assist with managing the key participants involved including, the victims' families, the kidnappers, local and home country authorities and the media.

Advice is provided for the negotiations and following the event post incident support is given. To conclude, a formal debrief and review will be conducted. The insurance policy responds by reimbursing the ransom costs, salaries of the victims, travel costs for the victim's family, rest and rehabilitation costs and legal liability settlements, amongst other insured losses.

### Workplace Violence Active Shooter situation at a shopping centre

A crisis management command post liaises with the authorities and supports media inquiries.

In the worst-case scenario, they help identify any victims and notify their families. The policy responds for all staff and customers in the entity's care, custody and control, on the insured's premises when the attack occurred. Relevant additional expenses include temporary security measures, rest and rehabilitation for staff, PR consultants and replacement salaries. Accidental death or dismemberment benefits are also included.

In addition to the support and advice of our exclusive response team, the policy also provides coverage for loss of earnings.

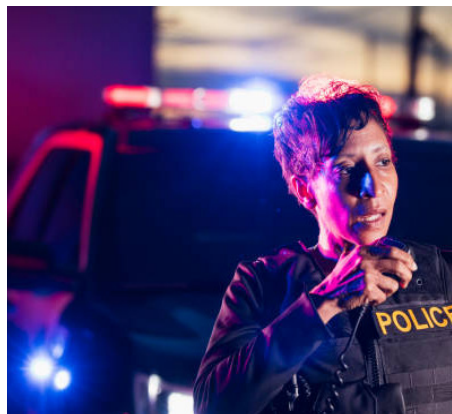
### Security Evacuation after a country's political situation deteriorated

Unity / On Call provides in-depth analysis based on live intelligence updates so the client can make an informed decision to ensure the safety of their staff and for business continuity.

Once it is established that a client is in imminent danger of bodily harm, Unity / On Call will then determine the safest way to get them out of harm's way and, ultimately, to a safe location outside the country.

Additionally, Unity / On Call can respond with on-the-ground security assistance, and provide a variety of transportation assets to facilitate the evacuation.

On top of the support and advice from our crisis response team, the policy covers reimbursement of travel costs, lost salaries and various additional expenses.





## 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 \$38 billion\*.

\*as of 31/03/2023

## Unity Advisory Group

Unity is a leading and trusted international provider of security, risk, and crisis response services. They operate through a global network of consultants to deliver specialised advisory services in the field of coercive crimes such as kidnap, extortion, threats, detentions and the search for missing persons.

Unity's team of consultants all come from specialised backgrounds such as intelligence services, organised crime law enforcement, and corporate security. This mix in expertise and skill set allows Unity to deploy consultants best suited to the task, always with the goal of securing the safe release of any hostages and the removal of any threat while safeguarding a client's long-term reputation, operations, and assets.

Unity Advisory Group remains a wholly independent and separate entity from Tokio Marine HCC.

## On Call International

For more than two decades On Call International has provided fully customised travel risk management and travel assistance services, helping travellers, their families and their organisations not only manage travel emergencies when they arise—but also to prepare for and even prevent them.

On Call International uses a proactive and holistic approach to help clients manage their duty of care responsibilities and meet the risks that threaten traveller safety head on. This includes providing training webinars, traveller outreach emails and real-time emergency warnings and alerts to help educate travellers. Should a crisis arise, clients can count on On Call International's expertise with everything from a political evacuation, assistance during a natural disaster, or even help locating quality medical care.

On Call International's services can be scaled up or down based on organisational needs, but all clients receive a partner available around the clock to help with any travel risk management needs.

On Call International are part of the Tokio Marine Group.



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## 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.