

CRISIS MANAGEMENT AND CRISIS PR COVER FROM TOUCHSTONE UNDERWRITING

Our Crisis Management cover is in two parts:

1) Crisis Costs

A Crisis shall mean any event which involves

a) Death

Or

b) Serious injury which is life threatening or involves emergency hospitalisation.

Our Combined Liability & Professional Indemnity for Tour Operators &/or Travel Agents policy includes Crisis Costs cover, to provide a professional resource(s) to assist the Client manage a crisis scenario involving death or emergency hospitalisation. We provide 24 hour support services for clients and can also arrange for immediate attendance in resort by lawyers, expert consultants, or adjusters (or a combination of all 3) to manage incidents as required.

This forms **part of the standard cover we provide** under Section 2 (Public/Products Liability) i.e. "other costs and expenses reasonably incurred in relation to a Crisis Event and incurred with the Company's written consent".

This approach allows your client to enjoy high levels of protection (up to the full Public/Products Limit of Indemnity), whilst keeping the premiums at very manageable levels. This cover carries **a nil excess and liability does not have to be proven or disproven** against your client for this cover to respond.

2) Crisis "PLUS"

In addition to Crisis "Costs" cover included under our Public/Products Liability Insurance, we offer clients the additional option to extend their policy to cover Crisis Public Relations and Media expenses up to £25,000 (higher limits are available upon request) with an excess **of only £100 per claim**.

The cover operates when a Disaster occurs and your client has **any potential** liability under the Employers' or Public/Products Liability sections or **for loss under the Directors and Officers** section of the policy. A Disaster is defined in the same way as a Crisis **event but also extends to include Kidnap or Hijack**.

We have engaged a specialist travel Public Relations firm to help clients to manage the press in the event of a crisis incident. A co-ordinated PR approach is aimed at providing a clear and accurate picture of the situation whilst ensuring that negative coverage is kept to a minimum and the good reputation of your client is maintained at all times.

Key activities include:

- Drafting and communication of key/strategic messages
- Preparation of press statements
- Preparation of media Q&A's
- Development of spokesperson policies
- Media training/briefings for spokespersons
- Arrangements and coordination of press conferences
- Prevention of non-authorised parties from talking to the press
- Web updates
- Preparation and distribution of press releases
- Press liaison activities and liaison with editorial staff
- Press monitoring
- Rebuttals procedures
- Post-incident media coverage assessment
- Preparation and distribution of press clippings books

In a Crisis situation, clients need all the expert help they can get. This invaluable additional cover is to **protect your client's reputation when most exposed.**

The Crisis Support is tailored to the circumstances with claims handled by Plexus Law (Legal and Media) and Argent Health & Safety (Crisis Specialists) and is available **24/7, 365 days of the year.**

An example of a crisis plan follows but this is by no means exhaustive

Crisis Response Plan	
Attendance in Resort?	<p>YES / NO</p> <ul style="list-style-type: none"> • Client's Staff • Passenger family? • Experts <ul style="list-style-type: none"> - Liability/Legal - Medical/Psychological
Do we need to notify PR Consultants	<p>YES / NO</p> <ul style="list-style-type: none"> • PR Consultants to provide press release assistance and general media advice.
Does the Client require customer service assistance?	<p>YES / NO</p> <ul style="list-style-type: none"> • Advice/Drafting of communications to outgoing/incoming passengers • Letter to those affected in resort.
Consideration of legal liability?	<p>YES / NO</p> <ul style="list-style-type: none"> • Liability for incident • Notify Third Party Insurers • Instruct local lawyers for advice
Insurance – Do we need to co-ordinate response with travel insurance of passengers?	<p>YES / NO</p> <ul style="list-style-type: none"> • Liaise with Travel Insurers Crisis Management Team.