

Summary of Cover

AIG Crisis Solutions - Corporate

MARKHAM
SPECIAL RISKS



Ransom: To be reimbursed in the event of Kidnap, Hijack or Extortion*	GBP per policy limit
Lost Ransom: Damaged, destroyed, seized, stolen, wrongfully appropriated	GBP per policy limit
Consultant costs: All reasonable and necessary fees	GBP Unlimited
Legal Liability: Settlements, awards, fees, defence costs and judgements of the Insured for damages brought within 12 months after filing a statement of loss.	GBP per policy limit
Expenses;	
Independent Negotiator	GBP per policy limit
Public Relations	GBP per policy limit
Interpreter	GBP per policy limit
Reward: Paid to an informant contributing to resolution of an Insured Event	GBP per policy limit
Interest Costs for Loan: For the purposes of paying a Ransom	GBP per policy limit
Travel and Accommodation	GBP per policy limit
Communications: Including telecommunication, recording equipment, advertising related to an insured event	GBP per policy limit
Salary and Temporary Replacement: 100% of insured's gross salary and bonuses including commissions, living adjustments, foreign tax reimbursements, pension and / or welfare contributions and any other allowance contractually due. Payable for up to 60 days post release. Up to 72 months in the case of detention.	GBP per policy limit
Job Retraining: Retraining and salary costs of insured.	GBP per policy limit
Personal Financial Loss: Resulting from insured's inability to attend to financial matters during an insured event.	GBP per policy limit
Cost of Childcare	GBP per policy limit
Rest & Rehabilitation: Costs incurred within 18 months of release for victim and family	GBP per policy limit
Medical Services: Fees for independent psychiatric, medical and dental care within 36 months of insured event	GBP per policy limit

Cosmetic Surgery: To correct any permanent disfigurement following insured event	GBP per policy limit
Forensics: Forensic analyst engaged as a result of insured event	GBP per policy limit
Increased Security: The costs fees and expenses of temporary security measures where an event has occurred upon recommendation from the Response Consultant	GBP per policy limit
Electronic Sweeps: The costs incurred following an insured event	GBP per policy limit
Other Expenses: Any other necessary and reasonable expenses in negotiating the release of a victim of an insured event	GBP per policy limit
Accidental Death and Disability: Death Benefit – as per policy wording Permanent Total Disability – as per policy wording	GBP per policy limit GBP per policy limit

*Extortion is defined as illegal threats to kill, injure or abduct an insured person. In addition extortion events include threats to damage property and electronic data as well as threats to introduce computer viruses, disclosure of personal information or product alteration.

Additional Cover can be added by Endorsement:

- Assault
- Business Interruption (including Cyber Threat)
- Disappearance
- Evacuation and Political Repatriation
- Express Kidnap
- Hostage Crisis
- Product Loss following an extortion event
- Threat

This Summary of Cover does not form the basis of any contract of insurance. The purpose of this document is to highlight some of the key benefits of the policy. Please refer to the full policy wording and schedule in respect of cover provided under the AIG Crisis Solutions policy.



Markham Special Risks is a division of Markham Private Clients Ltd which is an Appointed Representative of La Playa Ltd which is authorised and regulated by the Financial Conduct Authority (no. 305655).