



PRODUCT PROFILE

Crisis Solution 2.0

Academic Program



Coverage for schools and universities addressing the risks that exist on campus as well as abroad. Capacity is available up to \$25M with premiums starting from just \$1,000, making this product an affordable risk transfer and crisis support for educational institutions.

Target Market

Schools, colleges and universities with or without travel abroad study programs.

Underwriting Considerations

Underwriting based factors including details of:

- Total campus population, including faculty and student base
- Travel schedule, including duration of time spent abroad
- Insurance limits and claims experience
- Details of security measures and pre-trip guidance
- Crisis management protocols

Indemnity Limit

- Limits available up to \$25M

Minimum Policy Premiums

- \$1,000

Covers

- Crisis Consultants fees and expenses
- Disappearance Investigation Expenses
- Threat Expenses
- Security Evacuation Expenses
- Legal Liability
- A range of related additional expenses
- Express Kidnapping
- Death or Disability Benefit
- Ransom
- Psychological and Trauma support

Cover Extensions

- Assault including armed assault, option for on and off premises
- Business Interruption Loss
- Child Abduction, including Legal Liability Loss, for students under the age of 18
- Hostage Crisis
- Medical Repatriation Expenses covers the evacuation of one or more insured persons, who are not local nationals of the country, in the event of becoming seriously ill or sustaining bodily injury. In the event of death, the costs to repatriate their remains
- Natural Disaster Repatriation Expenses covers the evacuation of one or more insured persons, who are not local nationals of the country, in the event of a nuclear catastrophe or a significant natural disaster, including a significant famine, earthquake, volcanic eruption, tsunami, flood, wildfire or windstorm
- Stalking including contact by email, social media, social networking, interactive communication, online community or any other use of the internet
- Study Abroad Interruption Loss extends to tuition or other fees or expenses that an insured organization is contractually obliged to pay, or return to a student, because of a Study Abroad Interruption Loss
- 'Tiger' Kidnapping

Broker Facts

Broadened Definition of Insured

Covers a full spectrum of individuals affected by a wide range of crises, including officers or directors, employees, their guests and relatives, students as well as volunteers. Additionally, this policy is broadened to include the spouse or children of a student who may be residing on campus or travelling on a study abroad program with a student.

Broadened Definition of Student

Including cover to those students who have completed studies but may be actively participating in a school sanctioned trip in the 12 months following the completion of their course.

Study Abroad Program

These trips are part of the natural course of business for most higher education institutions and are included within the main policy form for contract certainty.

Single Point Claims Notification

As soon as an Insured Event has occurred, or is thought to have occurred, the AIG Crisis Hotline is available. This is a single point of contact, operating 24 hours a day, offering multiple language capabilities.

Consultant Support

AIG's Academic program is supported by our AIG consultancy team together with Crisis24 (C24). A range of consultancy services are available to policyholders providing prevention advice and contingency management planning. These include but are not limited to:

- An initial onboarding call to discuss possible risk exposures to staff and students
- Situation awareness guidance material
- Active assailant advisory material
- Kidnap management and avoidance presentation
- Country evacuation guidance
- Health lock-down considerations guidance
- Initial incident management guidance
- Guidance and recommendations on high risk environments as well as threat assessments

Global Assist and AIG's Travel App

All customers have free access to our online travel and country risk assessment site as well as the AIG travel app.



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