



Fireman's Fund Solutions: Crisis Management Coverage

Having the right insurance coverage for a crisis at your business can help you react to the situation with confidence and clarity. More importantly, it can help you withstand the event – despite the threats of negative publicity, the affects on employee morale, and the disruption of operating income – with your reputation intact.

Solutions For Businesses of All Sizes

In the past, crisis management coverage has been available only for large organizations, shutting out small to medium-sized businesses. And in most cases, insurance company forms cover only one or a few types of crisis events, often requiring the completion of a separate application or the purchase of a separate policy.

Competitive Advantages

Not any longer. At Fireman's Fund, our new Crisis Management coverage is available for businesses of all sizes. It includes more covered events and more types of covered costs in an easy-to-buy endorsement for customers who already purchase Business Income coverage. That gives you a competitive advantage when you need it the most.

More covered events in one product:

- Workplace violence
- Other felonies, including child abduction or kidnapping; stalking of an employee or customer; sexual assault; or criminal use of a firearm
- Premises contamination
- Food contamination
- Other crisis events, including explosion, fire, construction accident, equipment failure, or workplace accident that results in significant adverse regional or national media coverage.

More types of covered costs:

- **Crisis Event Communication Costs** pays for the services of a professional communications or public relations firm to guide you in managing your internal communications and external media message for up to 60 days after a covered event.

- **Crisis Event Business Income and Extra Expense** covers loss of income and extra expenses resulting from a covered crisis event for up to 60 days. There is a 24-hour waiting period deductible for Crisis Event Income and no waiting period deductible for Crisis Event Extra Expense.
- **Post-Event Expense** helps a business demonstrate its concern for what happens to people after the crisis. Our endorsement covers medical and funeral expenses as well as counseling and related transportation for people who were injured in the crisis, witnessed the crisis, or work in the location where the crisis occurred. It also covers travel expenses for families of deceased person(s). The coverage applies in excess of applicable workers' compensation, health insurance, employee assistance programs, and general liability coverages the insured has. There is no waiting period deductible for this coverage.

Crisis Communications and Emergency Preparedness services:

- Practical articles in our *i*Customer Series® Portal help businesses prepare for emergencies whether man-made or natural.
- Links to FEMA and other government agencies with useful information to help businesses prepare for a crisis.

Flexible Limit Options:

- Limit options of \$10,000, \$25,000, \$50,000, or \$100,000 each for all three coverages.

Crisis Management Coverage Comparison

Fireman's Fund

Available to all customers with Business Income coverage

Carrier "A"

Available only to customers in one specific industry

Carrier "B"

Requires purchase of a separate policy

Carrier "C"

Mandatory endorsement to Business Income

Covered Events

	Fireman's Fund	Carrier "A"	Carrier "B"	Carrier "C"
Workplace Violence	Covered	Covered	Covered	Covered
Other Felonies	<ul style="list-style-type: none"> ■ Child abduction or kidnapping ■ Stalking of an employee or customer ■ Sexual assault ■ Criminal use of a firearm 	<ul style="list-style-type: none"> ■ Child abduction ■ Violent acts 	Only covered to the extent that the felony involves deadly force	Not covered
Premises Contamination	Covered	Not covered	Not covered	Not covered
Food Contamination	Covered	Covered	Not covered	Not covered
Other Crisis Events	<ul style="list-style-type: none"> ■ Explosion ■ Fire ■ Construction accident ■ Equipment failure ■ Workplace accident 	Not covered	Not covered	Catastrophic workplace accidents

Covered Costs

	Fireman's Fund	Carrier "A"	Carrier "B"	Carrier "C"
Communication Cost	60 days consultant cost No waiting period	30 days consultant cost Deductible and coinsurance percentage applies	Not covered	"Reasonable and necessary" fees for insurer-designated communications firm
Business Income/ Extra Expense	60 days Business Income 24-hour waiting period 60 days Extra Expense No waiting period	30 days Business Income and Extra Expense with 24-hour waiting period applicable to both	Business income subject to property form limits and time periods 60 days Extra Expense, Sublimited	Business Income 72-hour waiting period Extra Expense No waiting period
Post-Event Expenses	60 days post-event expenses Maximum \$5,000 per person Excess over other applicable coverage	Not covered	Not covered	In case of death: Funeral expense \$5,000 per person For survivors: Psychiatric counseling limited to \$1,000 per person Travel costs



www.firemansfund.com

Fireman's Fund contributes a portion of profits to support firefighters for safer communities. For more information, visit www.firemansfund.com.

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