**ASPEN GROUP**

Founded in 2002, Aspen is a leading provider of insurance and reinsurance to clients. We operate through wholly-owned subsidiaries and offices in Australia, Bermuda, Canada, Ireland, Singapore, Switzerland, the United Arab Emirates, the United Kingdom and the United States.

Aspen is diversified and well-capitalized and we provide our clients with significant risk capacity, and consistently demonstrate innovation and excellence in our approach to underwriting.

Aspen’s operating subsidiaries have been assigned a rating of “A” by Standard & Poor’s Financial Services LLC, an “A” by A.M. Best Company Inc. and an “A2” by Moody’s Investors Service, Inc.

**ASPEN INSURANCE**

Aspen Insurance is an established leader in many of our chosen markets. Each of our business lines is run by a group of highly respected and experienced industry experts with in-depth knowledge of the industries we serve, as well as an exceptional ability to create targeted product solutions.

We operate on both a global and regional product basis, meaning that we can better align our product and distribution capabilities to give the best possible service to our customers.

To find out more about Aspen Insurance and our product offering, please visit [aspen-insurance.com](http://aspen-insurance.com)

**HOW WE WORK**

- **Innovation in the management of complex risks**: Our people have deep technical expertise, and they are empowered to offer intelligent insights and find creative solutions to the most complex of problems.

- **Global solutions with local execution**: We value long-term partnerships with our clients, and our global products are delivered by local teams with a deep understanding of their individual needs.

- **Fast and fair resolution of claims**: We act with integrity and honor our commitments, resolving and paying claims quickly and fairly.

- **Meaningful capacity backed by financial strength and security**: Our success is built on financial strength and stability, and we pride ourselves in providing certainty and security to our clients.
GLOBAL CRISIS MANAGEMENT

Aspen Crisis Management offers a comprehensive worldwide service in the following areas:

Kidnap & Ransom
Kidnap for ransom, extortion and detention are ever-evolving risks, both in location and the threat posed. Activity can spring up rapidly in emerging kidnap hotspots, and so organizations need to be prepared for a wide range of threats to their operations and staff. Aspen offers a full suite of protective products and services to cover all eventualities, all backed by our market leading response consultants.

Piracy
Piracy is an ever-present threat around the world, as criminal gangs exploit opportunities wherever they appear. From the traditional risk area off the Horn of Africa, to the rapidly deteriorating hotspots in the Gulf of Guinea, and as far reaching as the Sulu and Celebes seas in South East Asia; Aspen are the only insurer to offer exclusive Piracy Threat cover tailored to each of these regions.

Political Violence and Terrorism
Political violence poses a severe and unpredictable risk to an organization’s assets, people and its ability to trade. Aspen offers comprehensive coverage for terrorism and political violence perils which standard property and liability insurers exclude. We protect a range of clients across the globe with a particular appetite for assureds with exposure in emerging markets.

Product Contamination
The number of food recall has shown a dramatic increase in the last decade, mainly due to the increasingly global and complex food supply chain, better contamination detection technology and increasing governmental scrutiny. With Aspen’s Product Contamination Insurance, a company can protect themselves from financial loss and navigate all stages of a product recall crisis.

Active Assailant
Active Assailant incidents pose a severe and unpredictable risk to both businesses and people. 2018 saw an increase in the frequency and severity of these incidents through both lone wolf gunmen and terrorist attacks; this has become a very real threat to all institutions.

Client and broker service are at the heart of our values and the team prides itself on its market-leading response times. We understand that demand for coverage in an increasingly uncertain world can require policies to be bound on the same day as submission. Aspen also ensures that any losses are handled rapidly and proactively, thereby minimizing the impact for our clients whilst maintaining the strictest levels of confidentiality, never disclosing client information.

Please reach out to me, or members of the team, to discuss any of the products in more detail.

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KIDNAP & RANSOM

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www.aspen.co/Kidnap-Ransom
Our team provides the best possible kidnap and ransom protection, backed by an unparalleled level of expertise and the kind of service that makes our clients treat us as close partners. We have broad experience which comes from working with a diverse client base over many years: from high net worth individuals and their families, to international organizations with staff operating across the globe. The needs of each policyholder can be very different and our underwriters work hard to understand all of our clients, writing the policy that’s right for them.

**Coverages**

Our kidnap and ransom insurance provides flexible, bespoke protection across the full range of risks; everything from ransom payments to legal costs and personal accident benefits. We can also include a range of extensions specific to employers to reduce legal liabilities and resulting business interruption costs amongst other exposures specific to their needs.

Our policies indemnify against a host of additional expenses that a client may incur during the resolution of an incident. These may include:

- Fees and expenses of an independent negotiator
- Fees and expenses of public relations consultants and interpreters
- Cost of travel and accommodation
- Costs of medical and/or psychiatric care
- Interest on authorized loans to meet a ransom
- Costs of communication, recording equipment and advertising
- Personal financial loss, where given
- Fees and expenses of independent forensic analysis
- Reasonable costs of cosmetic or plastic surgery
- All other reasonable expenses incurred by the assured or insured persons in negotiating the release of the victim with prior written approval of the underwriters

**Response consultants**

Our chosen market-leading security consultants NYA, a GardaWorld company, are able to act immediately wherever you are, applying local knowledge and experience to formulate the most effective and safest response to the specific threat faced. The fees of these professionals needed to help solve delicate, painful and potentially very costly situations are covered on an unlimited basis.

**Capacity**

A maximum line of US$50 million is available across the major heads of cover. As well as Lloyd’s and company paper, our Underwriters have access to Asset Protection Jersey (APJ), an offshore subsidiary.
Our bespoke cover allows our clients to get the protection they need worldwide whilst avoiding unnecessary insurance costs. Aspen are the only market to offer an Exclusive Gulf of Guinea cover, specifically designed to address the risks in this area; as well as tailoring enhanced cover specifically for the threats in S.E.A.

Our chosen response consultants, NYA, a GardaWorld company, are the market-leading specialists in managing piracy, hijacking and kidnap and ransom events. Should the unfortunate occur, they are able to deploy experienced response consultants to our clients wherever they are in the world and advise on all aspects of any negotiation to help bring your crew, vessel and cargo home safely.

**Coverage**
Aspen piracy cover protects vessel owners, operators and charterers up to US$15 million against:

- Ransom, detention and hijack
- Extortion, where given
- Transit
- Legal liability
- Loss of hire
- Personal accident

**Additional expenses**
Our policies also cover additional expenses incurred against an insured event, which may include:

- Fees and expenses of an independent negotiator
- Fees and expenses of public relations consultants and interpreters
- Cost of travel and accommodation
- Costs of medical and/or psychiatric care
- Interest on authorized loans to meet a ransom
- Costs of communication, recording equipment and advertising
- Personal financial loss, where given
- Fees and expenses of independent forensic analysis
- Reasonable costs of cosmetic or plastic surgery
- All other reasonable expenses incurred by the assured or insured persons in negotiating the release of the victim with prior written approval of the underwriters
TERRORISM &
POLITICAL VIOLENCE

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As a client-focused organization we offer the choice of either Lloyd's or company paper with capacity of up to US$75 million for any one risk. Whilst the team offers coverage on standard market wordings, we also have the ability to tailor our products to cater for the individual threats our clients face. By working closely with other teams at Aspen we can offer combined products including with Crisis Management.

We recognize that the risk of terrorism and political violence is changing, and some of the traditional products offered within the market no longer satisfy client’s requirements. Crisis Management offers bespoke solutions and tailored wordings; including threat, loss of attraction, supply chain interruption and denial of access.

In addition to in-house underwriting expertise, Aspen benefits from multiple external consultants and risk analysis tools.

**Perils**
- Terrorism and sabotage
- Malicious damage
- Riots, strikes and civil commotions
- War and civil war
- Coup d'état, insurrection, rebellion and revolution
- Nuclear, chemical, biological or radiological
- Terrorism liability

**Clients**
- Industry
- Global brands and financial institutions
- Hotels and leisure
- Utilities
- Construction
- Transport and aviation
- Municipalities and government property
PRODUCT CONTAMINATION

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www.aspen.co/ProductContamination
Aspen Product Contamination Insurance can help businesses respond and recover quickly if they need to recall a product because of contamination or malicious tampering. We offer market-leading insurance coverage and expert Crisis Management consultancy that can help our clients navigate all stages of a product recall crisis and go beyond providing financial protection.

**Insured Perils:**
- Product Contamination, a broadly defined peril which encompasses accidental contamination, governmental recall and economic product adulteration (intentionally impaired ingredient); and
- Malicious product tampering (including extortion)
- Adverse Publicity
- False Positives – unique to Aspen!

This covers the major cost categories associated with all stages of a product recall up to US$25 million:
- Assessment phase – crisis consultant costs and costs to validate and ascertain the nature and extent of a contamination.
- Recall phase – (recalled) product replacement costs, recall notification costs, storage, reverse logistics, destruction costs and costs incurred in order to execute the recall and provide replacement product, third party costs.
- Recovery phase – clean-up costs, loss of gross profit and expense to reduce loss, including marketing and brand rehabilitation costs.

**Consultants**

The ability to successfully handle the multiple decisions involved in a product recall can be the difference between a company’s survival or demise. Aspen’s Product Contamination insurance provides 24/7 access to two leading consulting companies to help set appropriate courses of action and minimize the long-term impact on the company’s brand and reputation.

NSF International is a global, independent, health and safety organization with more than 70 years of experience, serving more than 130,000 companies in 173 countries. NSF delivers expert advice and solutions supporting food safety, recall management, regulatory compliance, supply chain assurance, training and GFSI auditing.

NYA, a GardaWorld company, is the largest privately-owned security company in the world. The Product Crisis Management division is led by a team with decades of experience in successfully resolving cases worldwide involving product extortion, malicious tampering and wider recall-related complexities.
ACTIVE ASSAILANT

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www.aspen.co/ActiveAssailant
Our Active Assailant product provides the best possible protection from the unpredictable, and ever-changing threat posed by this type of incident.

Aspen Crisis Management has a wealth of experience across terrorism and wider crisis management enabling a unique perspective on the different facets and motivations of an active assailant incident. We are well-positioned to provide coverage that meets all aspects of an event, including response capability from our Response Consultants, NYA, a GardaWorld company, who can manage pre-incident training through to post-incident recovery.

**Insured event**
- Active Assailant Incident – A premeditated malicious physical attack by an Active Assailant at a covered location who is present and armed with a weapon (including handheld instruments, small arms, explosives and vehicles), and the subsequent action of Authorities.
- Threat Incident – Any specific threats to inflict bodily injury, or damage, destroy or contaminate property.

**Coverage**
With a maximum capacity of US$50 million, Aspen’s Active Assailant covers against:
- Legal Liability – Coverage for the Damages and Claim Expenses an insured will become legally obligated to pay following an incident.
- Physical Damage – Coverage for the cost of physical loss, damage or destruction to Insured property resulting from an Active Assailant incident.
- Loss of Attraction – Longer term loss of potential customers/business as a direct result of an Active Assailant incident, triggering after premises has reopened.
- Business Interruption – Indemnification for business interruption loss resulting from physical damage or denial of access following an incident.
- Extra Expenses – Cover for a range of extra expenses and costs likely to be incurred by an insured.
- Response Fees – The Cost of Critical Incident response from our market-leading security consultants NYA, a GardaWorld company.

**Target industries**
We will consider any occupancy type for this coverage.

**Extra expenses include**
- Brand Rehabilitation
- Child Care
- Emergency Accommodation
- Forensic Clean-Up
- Funeral Expenses
- Medical Expenses
- Psychiatric Care
- Repatriation
- Temporary Premises
- Temporary Staff Costs

**NYA, a GardaWorld company, response**
- Pre-Incident Training
- Post-Incident Welfare Support
- Emergency Security
- Critical Incident Response
- Immediate Post- Incident Actions
- Longer Term Actions/Ongoing Support