

## Crisis Evacuation FAQ's

### 1. Does this policy cover local nationals as well as expatriates?

Crisis Evacuation is designed to indemnify a policyholder for crisis expenses incurred transporting:

- expatriates to their country of residence and/or
- the evacuation of local nationals to the nearest place of safety (N.B. no sub-limit applies for local nationals)

### 2. What experience do Crisis24 have in handling Evacuations out of hostile environments?

Crisis24 is supported by global security leader GardaWorld who have 130,000+ security professionals in 45+ countries in 500+ locations around the world. Led by the All Hazards Response team, Crisis24 have extensive experience evacuating clients out of extreme and hostile risk environments. Crisis24 handled more than 80 incidents between 2021 & 2022, evacuating over 900 people to safety from territories such as Ethiopia, Myanmar, Afghanistan, Ukraine and Russia

### 3. What assistance does Crisis24 provide in the event of an incident?

- Crisis24's will dedicate a Response Consultant to work directly with the client's decision-makers and their internal Crisis/Incident Management Team
- Crisis24 will provide advice and real-time intelligence to help clients determine if or when an evacuation or other strategy is necessary
- Depending on the client's needs, the assets available and the operational timeline, Crisis24 will present options for an air evacuation, overland cross border evacuation, in-country relocation or for the client to shelter in place
- Once the client decides on the preferred course of action, Crisis24 will execute a precision operation to safeguard and extract all impacted personnel using vetted resources
- Crisis24 will maintain Command, Control, Communications, and Intelligence of the entire operation whilst keeping all relevant stakeholders informed with situation reports throughout the mission

### 4. Which clients are in scope for this type of insurance?

Aspen's target clients operate in the following sectors

- Education
- Oil & Gas
- Financial Services
- NGO
- Construction
- Telecommunications

Headcounts range from 500 to 10,000 employees and typically includes permanent overseas operations and/or significant international business travel

### 5. Is there overlap with the cover provided by business travel policies?

In our experience, it's rare that a business travel policy can offer cover as broad as Aspen's Crisis Evacuation. For instance:

- A business travel policy might restrict cover on a per person basis
- Perils covering non-medical evacuation might be heavily sub limited
- Territory is rarely provided on a worldwide basis
- Business travel policies rarely guarantee immediate access to a named Crisis Responder with the experience of Crisis24
- Business travel policies often include excesses or deductibles

## Crisis Evacuation FAQ's - CONTINUED

### 6. What is the maximum limit of liability available under Crisis Evacuation?

Aspen offers Crisis Evacuation at limits of up to USD 10 million per Insured Event and in the Annual Aggregate with no excess or deductible

### 7. Does Crisis Evacuation respond to incidents other than Political / Civil Violence?

Crisis Evacuation responds to incidents involving Political / Civil Violence, Natural Catastrophes and Epidemics

### 8. Do policyholders rely on government authorities to trigger a Political or Civil Violence Evacuation?

No - The policy can respond as soon as the Crisis Response Provider judges that an insured person is in physical danger

### 9. Does the policy rely on the World Health Organisation to trigger cover for an Epidemic?

No - if an Epidemic has occurred within a reasonable proximity of an Insured Person, which in the opinion of the Crisis Response Provider has caused the complete or partial cessation of the Insured's business operations, crisis expenses can be reimbursed

### 10. Does the Aspen Crisis Evacuation offer coverage for salary reimbursement?

Aspen offer a Salary Endorsement which can reimburse salary costs resulting solely and directly from a Crisis Evacuation for up to 30 days following a Crisis Evacuation

### 11. Can the policy respond before a natural catastrophe has occurred?

Yes - if an insured person is judged to be in close proximity to a natural catastrophe which in the opinion of the Crisis Response Provider places:

- the Insured Person(s) in physical danger and
- results in the complete or partial cessation of the Insured's operations

Crisis expenses can be reimbursed