



The purpose of this policy summary is to help the policyholder and other insured persons understand the insurance by setting out the significant features, benefits and limitations of Crisis Solutions (Private Clients) policy. Please read the policy document for a full description of the terms of the insurance, including the policy definitions and refer to the policy for the specific policy benefits, sums insured and what is not covered. The cover should be reviewed periodically to ensure it continues to meet your needs.

*This policy summary does not form part of the policy document and does not contain the full terms of the policy. The full terms of the policy can be found in the policy document.*

### Insurance Provider

This insurance is provided by AIG Europe Limited.

### Policyholder

The person who has paid for and applied for this policy.

### Purpose of Insurance

The insurance reimburses the policyholder for a broad range of covers associated with but not restricted to kidnap for ransom, hijacking, extortion, and detention as well as providing cover for threat, assault and 'express' kidnapping.

### Insured Person(s)

The policyholder, extended family and any person who is directly involved in the handling or negotiation of an insured event.

### Significant features, benefits and limitations

The cover provided is subject to certain terms, conditions and limitations. The following tables summarize the main features and benefits of the cover and the significant terms, conditions and limitations that apply and what is not covered. Please read the full policy document which sets out all of the features, benefits, terms, conditions, limitations and what is not covered. You may need to review and update your cover from time to time to ensure that it remains adequate.

### Duration

Coverage can be written for a short trip (1 day to 6 months), as an annual period or up to 3 years. (For durations of over one calendar year, you may need to review and update your policy to ensure adequate coverage).

### Cancellation

You may cancel this policy by providing us written notice and we will refund the premium in full if within fourteen (14) days of purchasing this policy you decide that it does not meet your needs, provided that you have already paid the premium in full and have not reported or intend to report a claim.

After the fourteen (14) days has expired, you may cancel this policy at any time by providing us written notice in which case we will return the pro rata proportion of the premium, provided that you have already paid the premium in full and have not reported or intend to report a claim.

The policy may only be cancelled by us if you fail to pay the required premium and in the event of a fraudulent, dishonest, illegal or criminal act or attempt of by you. In the event of non-payment or fraudulent act, we will issue a written notice of cancellation to you requesting payment within thirty (30) days and, if the premium is not received by the deadline, the policy will be cancelled automatically without further notice from us.

| Significant Covers  | Significant features and benefits   | Significant policy limitations   | Policy Reference  |
|---|---|--|---|
| <p><b>What is covered 1.1</b><br/>A reimbursement of up to GBP 50,000,000</p>             | <ol style="list-style-type: none"> <li>Reimbursement of any reasonable and necessary costs associated with a kidnapping, detention, hijacking, extortion or express kidnapping.</li> <li>Investigation costs for disappearance and threats.</li> <li>Payment of a death or disability benefit should a death or accident arise in the wake of an insured event or an assault. AIG will only pay one of the items under section 1.7 of the policy wording in respect of a claim for the same event.</li> </ol> | <p>We will not provide cover for, or be liable to pay any claim where the provision of cover, payment of a claim would expose the Insurer, to any sanction, prohibition or restriction or any applicable anti-terrorism legislation or regulation under United Nations resolutions or the trade or economic sanctions law or regulations of the European Union, United Kingdom or United States of America.</p>  | <p><b>What is covered 1.1</b><br/><u>(1.)</u> Section 2.8 'Insured Event'<br/><u>(2.)</u> Sections 1.4 &amp; 1.5<br/><u>(3.)</u> Section 1.7 'Death or Disability Benefit'<br/><br/><u>What is not covered:</u><br/>Section 4.8 'Sanctions'</p> |
| <p><b>What is covered 1.3</b><br/>Specialist kidnap &amp; ransom response consultants</p> | <p>AIG will pay all the associated costs of our response consultants, NYA International, as they mitigate, manage and evaluate an insured event. This provides global access to a specialist team of consultants—carefully selected, who serve a company recognized as the market leader in the field of crisis management and response.</p>  | <p>Except for express kidnappings, we will not pay out for the surrender of a ransom where the monies are paid by the insured person in a face to face encounter, or at the location of the kidnapping, unless the ransom is brought to that location for the sole purpose of paying such ransom demand.<br/>Express kidnapping means the illegal, actual, alleged or attempted taking and holding captive of one or more insured persons for a period of less than thirty-six (36) hours.</p> | <p><b>What is covered 1.3</b><br/>Section 3.2 'Use of Response Consultants'.<br/><br/><u>What is not covered</u><br/>Exclusion 4.3' Robbery (Off Premise)'<br/>Exclusion 4.4' Robbery (On Premise)'</p>   |

## Further Exclusions

We will not pay for:

- Where you have been detained by a lawful law enforcement agency due to a criminal offence committed whilst in the host country.
- Any damage to or loss of Property.
- Any Death Benefit or Disability Benefit due to war, military action, domestic assault or your own criminal act.

Any claim relating to a series of events where the first of which began before the policy period.

## Claims:

In the event of a claim, you must call the AIG Crisis Hotline on **+1-817-826-7000**. You will not be charged for using this number.

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## Governing Law

The policy will be governed by English law.

The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English.

## Financial Services Compensation Scheme (FSCS)

AIG Europe Limited is covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our financial obligations you may be entitled to compensation from the scheme. Further information about compensation scheme arrangements is available from the FSCS. Please see the policy document for further details.

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## Complaints:

We believe you deserve courteous, fair and prompt service. If there is any occasion when our service does not meet your expectations please contact us using the appropriate contact details below, providing the Policy / Claim Number and your name to help us deal with your comments quickly.

### Claim related complaints:

#### Cancellation

Head of Financial Lines & Professions Claims – Claims Manager

58 Fenchurch Street, London, EC3M 4AB

Telephone: +44 (0) 20 7063 5418

Email: [claims.fl2@aig.com](mailto:claims.fl2@aig.com)

Online: [www.aig.com.uk](http://www.aig.com.uk) and select "Your Feedback"

### All other complaints:

Write to: Customer Relations, AIG Europe Limited, The AIG Building, 2-8 Altyre Road, Croydon CR9 2LG

Call: +44 0800 012 1301

Email: [uk.customer.relations@aig.com](mailto:uk.customer.relations@aig.com) Online: <http://www.aig.co.uk/your-feedback>

Lines are open Monday to Friday 9.15am – 5pm, excluding bank holidays. The Customer Relations Unit free call number may not be available from outside the UK – so please call us from abroad on +44 20 8649 6666.

We will acknowledge the complaint within five (5) business days of receiving it, keep you informed of progress and do our best to resolve matters to your satisfaction within eight (8) weeks. If we are unable to do this you may be entitled to refer the complaint to the Financial Ombudsman Service (FOS) who will review your case. We will provide full details of how to do this when we provide our final response letter addressing the issues raised.

Please note that the Financial Ombudsman Service may not be able to consider a complaint if you have not provided us with the opportunity to resolve it.

The Financial Ombudsman Service can be contacted at:

Financial Ombudsman Service,

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Call: 0800 023 4567 or 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Online: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Following this complaint procedure does not affect your right to take legal action