



# Crisis Protect

Frequently Asked Questions (FAQs)



## 1. What is RPS Crisis Protect

RPS Crisis Protect is a comprehensive crisis management solution for your business; combining indemnities for first party, third party and response with pre and post incident risk management services for a wide range of security events.

## 2. What services are included?

RPS Crisis Protect is supported by a comprehensive crisis consultancy package that helps you build resilience and helps address duty of care. In the event of an incident, you will have the support of world leading crisis consultants that are made available by calling one number.

- [R3 Continuum](#);
- [NYA](#);

The solution supports you during the three phases of a crisis; Pre-Incident, During the Incident & Post-Incident.

## 3. Do small businesses need this coverage?

This product is designed with small businesses in mind. It enables access to crises response consultants for a wide range of crises without having to buy multiple other products at a much greater cost, for example terrorism insurance, product recall cover, kidnap and ransom cover.

## 4. How is this policy better than other options on the market?

There are no similar policies in the marketplace that offer indemnity and response coverage for as broad a range of insured events with as extensive a range of risk management services.

## 5. Isn't this already covered under most business insurance plans?

The short answer is "No." In order to obtain coverage for as broad a range of crises, many separate insurance policies would have to be purchased at a much higher cost to you.

## 6. What is the cost of not buying the coverage and self-insuring a crisis?

In the absence of this coverage, you may not know who to turn to in the event of a crisis or receive 24/7 access to crisis consultants and the policyholders financial loss may not be indemnified.

## 7. Who is the insurance carrier?

Lloyd's of London and American International Group (AIG) UK Ltd.

## 8. Are taxes and fees included in the quoted premium?

No, applicable taxes and fees will be added at bind.

## 9. What is the claims-handling process?

Insureds have access to a 24-hour data hotline to report actual or even suspected incidents.

## 10. Can the Insurer cancel a policy?

The policy could only be cancelled by the Insurer if the Policyholder fails to pay the required premium.

## 11. What if there are questions that are not answered here?

Please contact your usual RPS producer.

## 12. What does the cover include?

### Fixed Indemnities:

- First Party: \$1,000,000 (up to 5 locations)
- Third Party: \$100,000

### Crisis Consultants:

- \$1,000,000 (limited to \$25,000 for cyber extortion and product tamper).

## 13. What firm provides the crisis response service?

In the event of an incident, you will have the support of world leading crisis consultants that are made available by calling one number.

- [NYA](#)
- [R3 Continuum](#)
- [R3 Continuum PDF](#)

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## 14. How do the policyholders get access to the training, and who provides it?

Once the policy is bound, you will receive a welcome email from RPS which includes an overview of what's available online, their account credentials, and a link to the portal.

You will then have access to an online portal that includes a document library including online training. The portal also has an incident reporting system that is linked into the response consultants.

For more information visit the [Crisis Protect website](#)  
Quote online at [www.rpssmallbusiness.com](http://www.rpssmallbusiness.com)