



CRISIS PROTECT

HOW TO SELL

Common client objection

Carrier response

“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 your business. RPS Crisis Protect provides 1st and 3rd party indemnification and consultancy support to 20 security related perils.

The volume, variance and frequency of security related incidents in the US are likely to increase significantly as a direct result of any the economic downturn brought on by the current pandemic. Now is the time for businesses to ready themselves for this change in the security landscape with RPS Crisis Protect.

“Crisis management plans are too expensive so it’s not worth it.”

Businesses will be looking to consolidate and save money on insurance – as a comprehensive security solution, RPS Crisis Protect is cost effective. It also helps eliminate potential gaps or unnecessary duplications in cover that may exist through the purchase of standalone security insurance products. The solution is ready to go and is fast and easy to use; risks can be quoted, bound and policy documentation issued by the RPS Cyber platform.

On top of this, the policyholders can access support around Covid-19 as well as other security perils through a dedicated client portal, thereby providing clients truly value-added service, through a consultative approach.

“Only top, global companies need crisis management cover.”

Today’s security threats often have no particular target, and irrespective of size businesses can still find themselves affected.

While larger businesses may have the capital to recover from a crisis, the financial and reputational harm generated could cripple a smaller business. In fact, the threats are so diverse and unpredictable that all business owners of all sizes and industry are at risk.



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“Crisis Protect only enables me to insure five locations. What happens if I have more?”

The five location restriction applies to the damage and financial loss part of the policy. For example, should one of the named five properties suffer property damage as a result of a terrorist incident and subsequent loss of revenue, then that claim, subject to all policy terms and conditions, would be covered.

However, in respect of all other coverage elements the cover follows the territorial limits of the policy.

“I already have elements of this insurance covered in existing policies such as Terrorism via TRIA.”

RPS Crisis Protect is a comprehensive crisis management solution that covers 20 insurable perils. In most cases, this cover will sit as a primary layer of insurance but you can save money by replacing existing cover with this solution – providing the limits of insurance are suitable for your organisation.

“I already have comprehensive crisis management plans and procedures in place. Won't this just confuse our employees on what to do if we have an incident?”

No, the RPS Crisis Protect solution is there to complement existing plans and procedures. The response consultants are experienced in helping you make timely decisions and are not there to replace existing protocols.

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

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