



## Crisis

No matter how well prepared a company is, crises can and do happen. Without appropriate handling, irreparable harm may be inflicted on a company's hard earned reputation and bottom line. Management is put under the spotlight during a crisis and the decisions made in the early days can determine whether the company emerges stronger or suffers. Even when it survives, shareholder and investor confidence in the management team can be destroyed.

Few companies have the resources to manage a crisis or are equipped to handle the breadth of issues that arise in the current complex business environment.

### Key Features

#### Broad definition of business crisis

- Covers the company for key events including:
  - Death or resignation of key directors
  - Unforeseen loss of intellectual property rights
  - Unforeseen loss of a major customer
  - Recall of a major product
  - Material write-off of assets or debt restructuring
  - Litigation, governmental or regulatory proceedings

#### Company protection for adverse social media

- For Commercial Institutions, mitigation of adverse effects on company reputation due to negative social media publication of alleged business practices

#### Company protection against investor scepticism

- Cover for a delisting crisis
- Cover for an unsolicited takeover bid
- For Commercial Institutions, cover for a share price crisis

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