

# Crisis Management Claims FAQ



**Liberty**  
International  
Underwriters

## Crisis Management Claims FAQ

### What is the Crisis Centre Hotline?

LIU has arranged for dedicated crisis management consultants to be available for our Insured's to call in the event of an incident. The Crisis Centre Hotline is staffed by multilingual personnel covering all common languages, and is available globally, 24 hours a day, 7 days a week, on a priority basis to advise, assist and respond to emergency situations involving Contaminated Products Insurance Policy holders world-wide (at the Insured's option).

The 24-hour crisis response contact number for the Crisis Centre Hotline is 1800 220 470.

### When should I use the Crisis Centre Hotline?

The Crisis Centre Hotline should be used in the event of an incident, situation or occurrence first discovered during the Policy Period and reported during the Policy Period or within 90 days after the Policy Period, that may be covered under the Policy.

### Who pays?

LIU will pay the reasonable and necessary fees and expenses of the said consultant/s to respond to an incident notified by the Insured which may reasonably give rise to an Insured Event cover under the Policy. If liability to indemnify is not accepted by LIU the said reasonable and necessary fees and expenses incurred, prior to LIU's notification to the Insured, will still be borne by LIU.

If, after investigation, LIU concludes that the incident, situation or occurrence which would be covered under the Policy, but that indemnity is not available solely because the Loss suffered is less than the Insured's Self Insured Retention, then LIU agrees to continue to bear the Consultant and Advisor Costs, provided those costs are reasonable and necessary in order to respond to the incident.

### What should I expect when I ring the Crisis Centre Hotline?

During your first telephone contact with the Crisis Centre Hotline, you will be asked some brief questions regarding the key details of the crisis, threat or problem.

After getting this preliminary information, you will be asked for a phone number where you can be reached during the next hour.

A deployment decision will be based on the nature and geographical location of the incident.

Within the first hour after initial contact, a consultant will return your call to discuss the deployment decision and to determine an appropriate course of action. The consultant will work with you to develop a strategy for dealing with the early stages of the potential crisis.

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## What services can your Crisis Consultants provide?

### Intelligent Risks

Intelligent Risks can become part of your crisis management team in order to provide advice on any aspect of managing an incident or crisis to protect reputation, reduce losses and speed up business resumption.

IR has also assisted clients in managing their responses to major incidents. For example, their experience includes:

- A review of a major food producer's protective measures for its production line in response to a significant contamination incident.
- Assisting a major multi-national beverage company successfully resolve multiple cases of malicious product tampering threats and accidental contamination incidents.
- Aiding a major international client successfully resolve an attempted (corruption) US\$25m scam against it in Indonesia.
- Assistance to a state government corporation that experienced the internal sabotage of its information technology system by a disgruntled staff member.
- Advice to a major Australian bank to effectively manage and mitigate the impact of board leaks to the national media.

### HACCP Australia

HACCP Australia is a private company based in North Sydney, with staff located in Brisbane, Melbourne, Hong Kong & London. They have over eight years of involvement with the insurance industry in responding to client's pre-incident & response requirements. They have been in the food technology business for over twenty years, and have many years of "on the factory floor" experience. This extensive experience and knowledge makes HACCP Australia one of the most experienced Crisis Management consultants in Australia and a significant addition to the value and expertise our clients can access.

The services HACCP Australia can provide include

- Arrangement of product testing. HACCP Australia can recommend and arrange the collection and delivery of virtually any food or beverage product for testing.
- Consumer Complaint Retrieval. HACCP Australia can contact and arrange pickup from a consumer within 24 hours. HACCP Australia can also pick up sample of same lot codes from retail outlets.
- Withdrawals and recalls. HACCP Australia can retrieve product from retail outlets and distribution centres, arrange return and or destruction to regulatory requirements and conduct effectiveness checks to meet government post report requirements.

### Fleishman Hillard

Fleishman-Hillard is one of Australia's leading corporate communications and issues management specialists. They work with a wide range of businesses and organisations to establish the communications policies and tools necessary to monitor and manage their reputations both on and offline.

Traditionally, businesses have invested predominantly in offline-based communications tools, such as manuals, media training and simulation exercises to mitigate any risks to reputation of a product safety recall. However, in a world where businesses and their products are open to round the clock scrutiny by bloggers and members of online communities, it has become crucial to have robust, integrated communications strategies and tools that can be deployed quickly and effectively in a product safety recall if you are to protect your reputation both on and offline. Fleishman-Hillard can provide on the ground corporate reputation management support when a recall occurs.

#### **Can I use other Crisis Consultants?**

The Insured may use specialist crisis management consultants made available by LIU, or request LIU to approve the use of independent security or public relations consultants or advisors preferred by the Insured.

#### **Do I need to contact LIU?**

Making contact with the Crisis Centre Hotline is independent of, and does not supersede, the Insured's obligation to notify LIU. In the event of an incident that may be covered under the Policy one of the following LIU representatives are to be notified (in order of preference) in accordance with the terms of the notice requirements in Clause 6.2 of the Policy.

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