

CrisisResponse®



A major crisis that impacts or threatens people's physical well-being can quickly draw the attention of regional or national media. What a company does in the immediate aftermath of such a crisis can make all the difference. One misstep can damage a reputation beyond repair, cost customers and revenue — and escalate a company's potential liability in the wake of an incident.

Lexington Insurance provides CrisisResponse®, an endorsement to our **lead commercial umbrella liability** policy that supports policyholders with expertise and funds to make those crucial first steps the right ones when a “man-made” emergency situation causes multiple fatalities or serious injuries.

Lexington Insurance —one of the strongest and most stable surplus lines insurers—has been serving the casualty market for decades. Lexington provides security, flexibility, and quality with each insurance policy.

How CrisisResponse Works

Activating CrisisResponse is easy. Policyholders call Lexington's CrisisResponse hotline within 24 hours of the crisis event to be connected with Lexington's claims specialists, who use their extensive experience managing catastrophic liability events to help insureds quickly assess the situation.

CrisisResponse helps policyholders effectively manage media attention and respond to a crisis in a manner that helps to protect or restore public confidence.

Based on the circumstances, our specialists will then facilitate access to best-in-class resources for everything from crafting an appropriate media response to arranging lodging, psychological counseling, and other support for victims and their families. CrisisResponse enables policyholders to act fast.

In the event of a covered crisis, insureds immediately have access to:

- Up to a \$50,000 limit outside of the lead umbrella policy limit (with no retention) expressly for public relations expenses incurred during a catastrophic casualty crisis.
- Up to a \$250,000 limit outside of the lead umbrella limit (with no retention) to fund an initial crisis management response. CrisisResponse payments can go toward a wide range of crisis management costs for victims and immediate family members, such as temporary living, travel, emergency psychological counseling, and funeral expenses.
- Swift access to Lexington claims experts and their inventory of proven vendors who specialize in the disciplines that support a sound crisis response.

When a catastrophic crisis occurs, CrisisResponse helps policyholders mount a strategic, immediate response to prevent damage to their reputation and the loss of valued customers.



For updates on today's rapidly changing risk landscape – and how Lexington is responding – tune into our ongoing Lexcasts® series at www.lexingtoninsurance.com.

Contact

For more information, please email lexcasualty@chartisinsurance.com, or visit www.lexingtoninsurance.com.

Lexington Insurance Company, a Chartis Company, is the leading U.S.-based surplus lines insurer. Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at <http://www.chartisinsurance.com>. All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

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