

Reputational Crisis

Delivering shared success

As a mutual company, we focus not on shareholders and stock markets, but on our policyholders and partners. We take time to get to know your business and what you need from your insurance solution.

Our underwriting involves a thorough analysis of your risks, backed by a deep understanding of your industry, while our integrated underwriting, claims and risk management offers you a creative risk-transfer solution.

Solutions for your most complex risks

Reputation is a major intangible asset and it has grown to comprise the majority of many companies' stakeholder value. It is for this reason that damage to a company's reputation should be considered as one of the most important risks for any business.

A reputational crisis that causes reputational damage could be grouped into the following three areas:

- **Actual or threat of injury / harm**
Perils covered include physical injury, the outbreak of disease as defined in the policy terms and conditions, abduction, assailant threat, and products that cause harm
- **Abuse / Discrimination**
A group of risks which covers employees, customers, and animals
- **Damage by association**
Where reputation is damaged by association with individuals or firms guilty of reckless, malicious, or inappropriate acts

Product information

Our Reputational Crisis product is specifically designed to help clients understand and manage their risks of reputational damage.

Delivered as a risk management tool it comprises three main areas:

- Insurance risk transfer; indemnity for business interruption, and crisis communications and brand rehabilitation fees
- Real-time reputational data analysis using artificial intelligence
- Industry specific crisis and brand rehabilitation consultants available to advise when a crisis occurs and paid for by insurers



Target markets

- Hospitality & leisure
- Transportation
- Manufacturing
- Retail

Territories

- Worldwide

With you for the long term

Being a mutual means we're consistent and here for the long term. Our experienced teams are resourceful, responsive and empowered to make decisions quickly. You'll benefit from our technical underwriting capabilities, the strength of our relationships with our broker partners, and our unique approach to claims service.

Because what's good for you, is good for us.

Continuity in a changing world

Some clients have been with us for over 20 years. Why do they stay so long? Because we have a culture of flexibility and transparency. Quite simply: we do the right thing.

Your business doesn't stand still and neither do we. We are constantly evolving our products and services, investing in people and resources, and building our global distribution network – bringing you continuity and reassurance in a changing world.

Claims confidence

Reputational crisis claims are handled by our Financial and Professionals Lines claims team, ensuring access to technical expertise in a complex area. The team works in partnership with our dedicated underwriters to ensure a complete understanding of your needs. As a lead market in this innovative area, our expertise allows us to work closely with you, and alongside our network of trusted expert consultants.

A sustainable future

Our purpose is to help people embrace today and confidently pursue tomorrow. To fulfil this purpose, we are committed to sustainability and careful consideration of environmental, social and governance (ESG) issues.

Insurance can be a force for good and we have a role in supporting the transition towards a low-carbon future. We are supporting Climate Transition Pathways, currently working to provide a number of benefits to companies with accredited transition plans, in addition to continued access to insurance capacity. For instance, we are exploring how to meet the challenge of the transition with longer-term and more expansive solutions.

Unlocking opportunities

We're dedicated to developing products and solutions for our clients, whether it's a variety of specialist coverages, a customised wording, or guidance on emerging exposures.

Contact Us

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