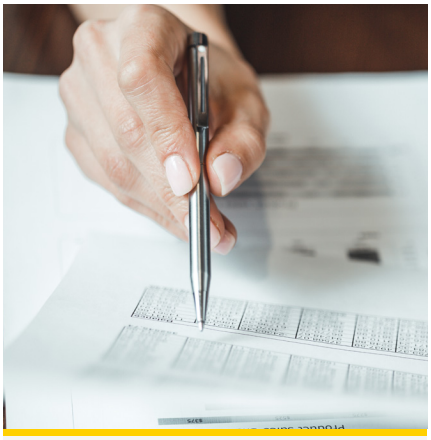


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Office locations

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> Our Crisis Management consultants are independent third parties provided to our insureds who can advise clients on how to manage an incident which may give rise to a claim under the policy

Crisis Management claims

What to do in the event of an incident

In the event of an incident that may give rise to a claim under a Liberty Crisis Solutions policy, the following notice protocol should be followed. Whether or not one of our consultants or the Crisis Management centre hotline has been contacted, you should contact a Liberty representative to report the incident. You can also call:

Kenneth Wan
T +852 3655 2631
E kenneth.wan@libertymutual.com

Reporting the incident to Liberty representatives is in accordance with the terms of the notice requirements in Clause 6.2 of the policy.

What initial information will Liberty require?

We will require written notice of the incident including the date that the incident was first discovered together with a description of the products and circumstances of the incident.

A Liberty representative will confirm receipt of the notification and likely offer the services of our expert consultants. It may also be necessary to appoint a loss adjuster and this will be notified to the insurance broker.

What is the role of Liberty consultants?

In the time of a crisis, the expertise of Liberty's Crisis Management consultants can help protect a client's brand and business reputation.

Our Crisis Management consultants are independent third parties provided to our insureds who can advise clients on how to manage an incident which may give rise to a claim under the policy.

Please note that our consultants are there to provide advice and assistance to the client – but not to take over the running of the incident from the client. All final decisions, including whether to recall the product(s), advertising and strategy, are still made at the client's discretion.

Liberty's panel of consultants includes HACCP Asia and SE24.

Liberty consultants are not loss adjusters. Their main role is to assist clients if they believe that they have had an incident which may give rise to a claim under the policy and they require assistance in managing this.

Are the consultants costs covered by the policy?

These costs are included under the policy, and continue for 12 months from first discovery of the insured event if indemnity is accepted under the policy. In the event an incident is not indemnified by the policy, Liberty will still pay the costs of the consultants up to the time Liberty first advises indemnity is not available under the policy.



Does the self-insured retention apply to Liberty consultants?

No self-insured retention applies to consultants and advisor costs.

What is the role of the loss adjuster?

The loss adjusters' first role is to establish the cause/facts of the loss and provide a report on the circumstances to insurers. They also gather factual evidence about the case including witness statements, photographs and relevant documentation, etc. The loss adjuster does not make recommendations to Liberty in relation to indemnity under the policy. The loss adjuster's role is to gather the required information on behalf of Liberty.

We're part of the Liberty Mutual Group, a Fortune Global 500 company that's been in business since 1912 with an S&P A+ financial strength rating

Global reach. Financial strength. Local authority.

Distinct, complex and constantly evolving – every business is as unique as their insurance needs. To confidently progress in the face of risk and uncertainty requires a level of security you can only achieve through working with specialists.

Liberty offers a breadth of world-class insurance and reinsurance services to brokers and insured clients. We bring value and solutions to business and government organisations across Asia – helping protect what they earn, build and own.

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