



PRICE FORBES

**PREVENT. RESPOND.
RECOVER.**












“State of the market” in Accident, Health, and Travel Security Risks

TRAVEL & SECURITY INSURANCE IN THE COVID 19 ENVIROMENT

KEY CONCERNS AND QUESTIONS FROM PRICE FORBES SECURITY RISKS CLIENTS:

1. What have we seen in in the Security Risks Team being the biggest concern for clients in the last 12 months?
2. Is COVID 19 widely covered now? And if so, how does Price Forbes see these coverages packaged?
3. How has the pandemic affected the Lloyds of London Insurance market in relation to Travel and Accident and Health?
4. What are the key challenges for clients trying to obtain the right coverage, particularly in high risk jurisdictions?
5. What about new products and new insurers in the market taking a forward thinking view?
6. In the Travel space, what are our predictions for the next 12 - 24 months?
7. What impact has COVID had on the Security Risks environment – kidnap and ransom and emergency evacuation for example?
8. What advice would you give to an NGO, or those in the humanitarian space who are looking to address their travel and security insurance approach?

WHAT CAN BE COVERED?

	<ul style="list-style-type: none"> Emergency medical and non-medical evacuation and repatriation (including pandemic) 		<ul style="list-style-type: none"> Traditional kidnap and ransom, threat, malicious crime and extortion programs
	<ul style="list-style-type: none"> High risk personal accident and travel policies 		<ul style="list-style-type: none"> Holistic security programs providing unlimited access to world leading private security firms which can also provide indemnified cover for compliance, fraud and reputation risks, agent misconduct, competitor malfeasance, contract and procurement fraud, counterfeiting, criminal facilitation, defamatory allegation, embezzlement, financial statement fraud, internal bribery and corruption, malicious prosecution, money laundering
	<ul style="list-style-type: none"> Pandemic & Epidemic non-damage business interruption 		<ul style="list-style-type: none"> Workplace violence and stalking threat
	<ul style="list-style-type: none"> International medical gap coverage for COVID-19 and future pandemics and epidemics 		<ul style="list-style-type: none"> Holistic insurance programs encompassing all the above with one leading insurer and one emergency assistance company
	<ul style="list-style-type: none"> Travel risk solutions, and travel risk management 		<ul style="list-style-type: none"> Building bespoke programs and innovative new solutions for emerging risks otherwise not available in the traditional insurance market