

# FAMILY PROTECTION SECURITY POLICY

INTERNAL ADVISOR  
INFORMATION

INTERNAL USE ONLY  
BRP AND PARTNER FIRMS



**AHT**  
INSURANCE  
A BALDWIN RISK PARTNER

 **BRP**  
FAMILY PROTECTION CENTER OF EXCELLENCE



## FREQUENTLY ASKED QUESTIONS

QA

### **What is the coverage?**

This policy is like a personal security concierge service for families and individuals that provides 24/7, global emergency response and financial protection.

QA

### **How long has this coverage been around?**

This coverage has been available for almost 40 years.

QA

### **Who should invest in this coverage?**

Those who want to protect their family and assets in this unpredictable and increasingly higher risk world.

QA

### **Where does it cover the individual(s)?**

It covers individuals and families globally at home, at school, and overseas on holidays and trip.

QA

### **How long is the coverage in place?**

The coverage is in place for one year then automatically renews.

QA

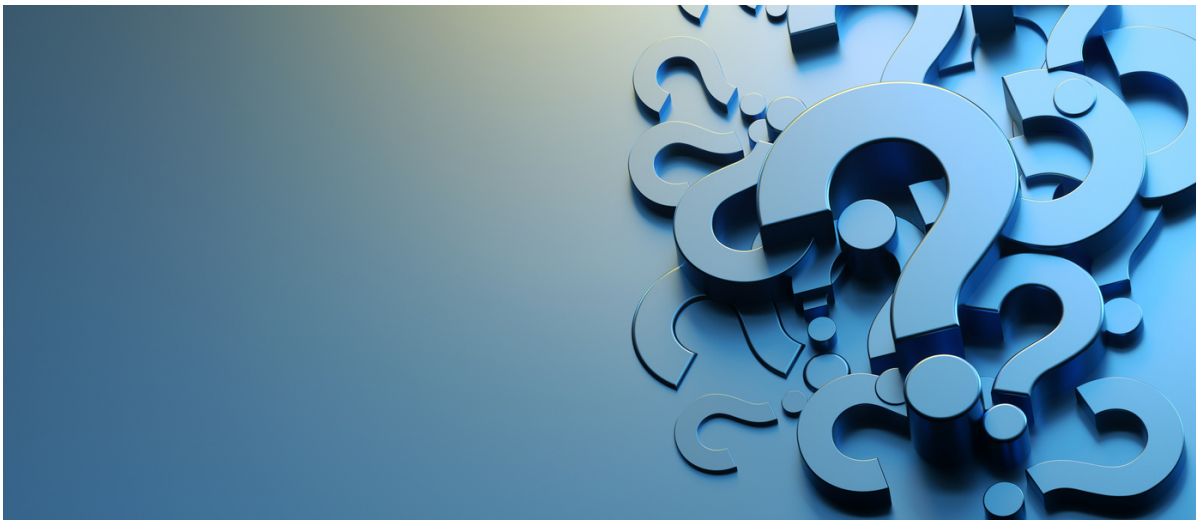
### **How much coverage does it offer and for what?**

The coverage is USD \$250,000 for all insured headline coverages and USD \$1M with respect to expert crisis response advisors.

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### **How much does it cost?**

It costs USD \$500 plus tax per year for the entire family (up to 25 insured family members - it is the family's prerogative to decide who they insure and will declare the number to be insured at the point of instruction.



## FREQUENTLY ASKED QUESTIONS

QA

### **How does the crisis response work?**

Each family is given exclusive access to an emergency response number which can be “triggered” 24/7 in the event of a crisis. Crisis advisors will deploy to the area of incident and provide constant telephone advice to ensure the incident is handled and resolved in a professional, expert manner.

QA

### **When can I call this number?**

This number is 24/7 and available globally, so it can be used at any point when a family or individual feels they are suffering a crisis or are about to experience one.

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### **What else is included?**

Families may request advice and assistance at any time and can also benefit from country risk reports that are provided.

QA

### **Can't I just rely on the police?**

You can, and this policy works in tandem with authorities, but our family clients like to have the peace of mind that an incident will be handled privately with priority access, particularly when incidents are responded to effectively by police on such a regular basis.

QA

### **Why do families buy this policy?**

This policy is purchased to give them peace of mind, that whatever or wherever the crisis, they know they can pick up the phone and be connected to the best advisors in the world.





## COVERAGE

### Policy Name:

BRP Family Protection Security Policy

### Policy Offers:

Protection and indemnity in the event of the following events affecting American families:

- **Cyber Bullying:** A threat made over the internet toward you or a family member
- **Threat:** A threat to harm, kill, injure, or abduct a family member
- **Home Invasion:** Armed intrusion into your home by persons for the purpose of financial gain
- **Wrongful or Illegal Detention:** Unlawful holding of a family member on fraudulent charges
- **Disappearance:** Disappearance of a family member
- **Assault:** An assault of a family member with a deadly weapon
- **Extortion:** A threat to your family with an accompanying financial or ransom demand
- **Hostage Crisis:** Holding of 3 or more people for financial demand
- **Kidnapping:** Abduction of a family member

# HOW DO YOU ACCESS & SUBMIT A POLICY REQUEST?



- Simply contact your BRP point of contact and ask them to provide details.
- A policy is bound on your instruction and requires no quote or underwriting process.

# HOW IS A POLICY SERVICED?

- Once a policy is bound, it is on risk. Incepting a policy is instantaneous.
- During the policy tenure, there is no servicing required, it is a seamless program.
- Only servicing will be required if there is a claim, which is handled by our expert claims team and the underwriters.



# RULES OF ENGAGEMENT – WHEN IS THIS APPROPRIATE TO OFFER TO A CLIENT?



- Speak to your prospects and clients about this now!
- There is never a better time than the present.
- It is new and cutting-edge program at unbelievably inexpensive premiums.
- Renewal conversations about other lines of coverage are a good time to raise this as an option.



## FAMILY PROTECTION POLICY TEAM CONTACTS



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