

Crisis Containment

Definitions

For the purposes of this Section the following Definitions will apply:

Crisis

A time of severe difficulty in, or danger to, **Your** activities as a result of an **Insured Event** that could, if left unmanaged, cause adverse or negative publicity of or media attention to **You** or **Your Business** or activities.

Crisis Containment Costs

The reasonable and necessary costs incurred with **Our** prior written consent in utilising the services of marketing and/or public relations consultants or advisors to help mitigate the risk of damage to **Your** reputation.

Insured Event

Injury to any person or **Damage** to material property occurring in connection with **Your Business**.

Cover

We will pay **Crisis Containment Costs** as a direct result of a **Crisis** following an **Insured Event** occurring within the **Territorial Limits** during the **Period of Insurance**.

Our liability will not exceed £25,000 irrespective of the number of **Crisis** or **Insured Events** in any one **Period of Insurance**.

Any **Crisis** arising out of or based upon or attributable to related, continuous or repeated **Insured Events** will be considered a single **Crisis** for the purposes of this Section.

Exclusions

The following Exclusions apply to this Section in addition to the General Exclusions at the front of this policy.

We will not be liable for:

1. **Crisis Containment Costs** relating to any claim or part of a claim not covered by this policy
2. any **Crisis Containment Costs** directly or indirectly due to:
 - (a) any incident, act, investigation or problem that affects the profession or industry in which **You** conduct **Your Business** or activities
 - (b) governmental regulations which affect another country or the profession or industry in which **You** conduct **Your Business** or activities
 - (c) socioeconomic changes or business trends which affect **Your Business** or activities or the profession or industry in which **You** conduct **Your Business** or activities.