

NOT IF, BUT HOW



Integrated financial protection and C-Suite health advisory for pandemic readiness

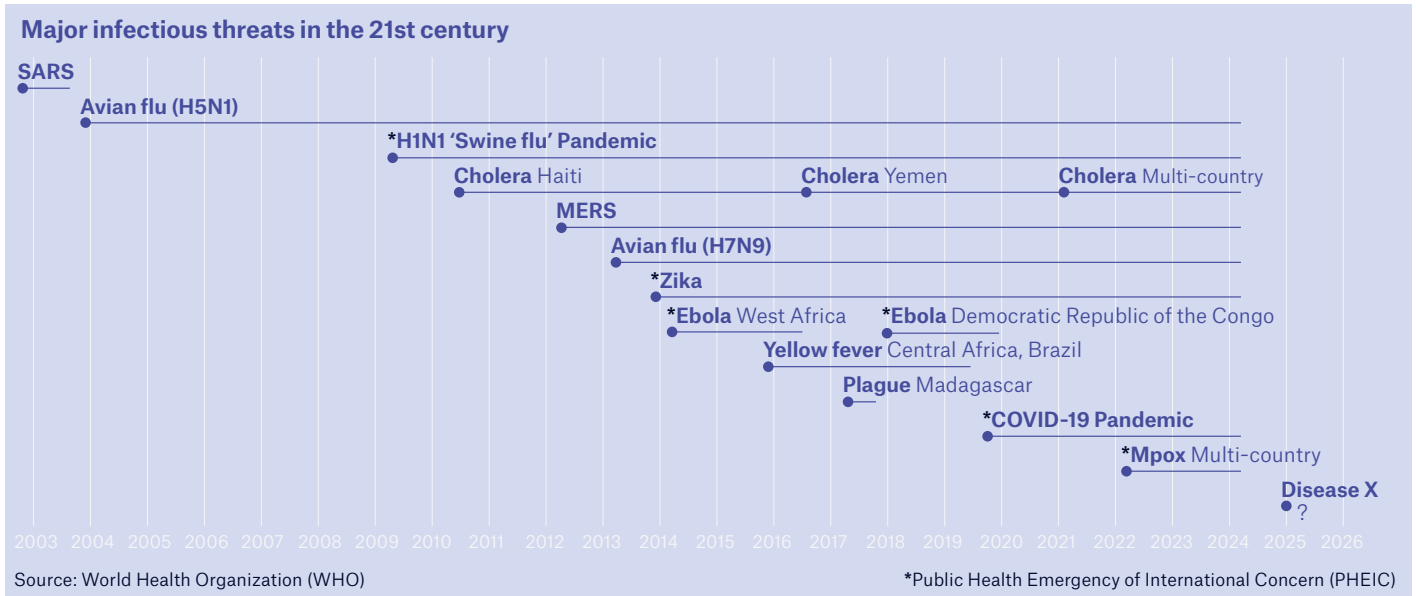
In a world where the echoes of the COVID-19 pandemic still resonate, readiness is not an option – it is a necessity. In collaboration with International SOS, Munich Re introduces a forward-thinking approach to pandemic preparedness, integrating advanced health advisory into a robust insurance and risk financing solution.

The insurance and risk financing solution

The frequency and scale of emerging infectious disease outbreaks with pandemic potential has been increasing over the last two decades

“The threat of another variant emerging that causes new surges of disease and death remains, and the threat of another pathogen emerging with even deadlier potential remains.”

Source: WHO director-general Dr. Tedros Adhanom Ghebreyesus, 2023



Emerging infectious disease outbreaks are increasing and human activity is the main driving force; deforestation, agricultural expansion, urbanisation and climate change together with increased global interconnectivity makes us increasingly vulnerable to pandemics.



+1.5°C

Global warming is likely to reach 1.5°C between 2030 and 2052 if it continues to increase at the current rate
(Source: IPCC)



+46.5%

Between 2000 and 2050, the proportion of world's population living in urban areas will increase by 46.5%
(Source: United Nations)



+137.7%

The propensity to travel will increase by 137.72% from 2019 to 2042
(Source: Airbus)



22-28%

22-28% likelihood of another pandemic in the next 10 years
(Source: Metabiota)

Financial support where and when you need it most, applicable to all industries and all countries

Epidemic/pandemic trigger

The policy uses three triggers to define the time, scale and location of the outbreak:

- When** – Disease outbreak reported by WHO
- What** – WHO declares a Public Health Emergency of International Concern (PHEIC)
- Where** – Named Country Civil Authority Restriction comes into force



Economic impact

Comprehensive cover for a wide range of economic costs incurred by the insured as a consequence of the outbreak



Expert advice

- Access to pandemic preparedness site
- Expert assessment of your pandemic readiness and access to tailored advice from experts.

Payment

- Express claims settlement and payout
- Simple declaration of losses form submitted, payment made in days

Pandemic support from day one

A dual approach to pandemic resilience – integrated financial protection and C-suite health advisory for pandemic readiness

Financial protection through...



Risk Mitigation

Financial loss cover: compensate for reduction in income from regular business activities.



Workforce stability

Employee retention: retaining staff for a swift return to normal working post an outbreak.



Cost recovery

Extra expenses: health and safety related costs to comply with outbreak related regulations are covered.



Liquidity assurance

Fixed costs: pay for ongoing debt service, rent and royalties.

Business continuity through...

Proactive pandemic response

- **Priority access:** to an exclusive platform offering up-to-date pandemic preparedness resources.
- **Information empowerment:** from subject matter experts on emerging threats and trends.

Maturity and review process

- **Preparedness assessment:** through comprehensive evaluations of your pandemic preparedness with expert insights from a Senior Health Consultant.
- **Continual learning:** from annual reviews that enhanced your readiness maturity.
- **ESG compliance statement:** for inclusion in annual reports.

Timely information and monitoring

- **Advanced monitoring systems:** for real-time threat assessment and alerts.

Educational outreach

- **Knowledge-sharing webinars:** with the latest insights and lessons learned from past events.

Additional Benefit for Policy Holders

Once an epidemic/pandemic crisis begins:

Management can access International SOS's global health advisors at preferential rates for bespoke services, such as risk evaluation to safeguard your operations and disease control strategies.

International SOS group of companies is in the business of saving lives, protecting organisations from health and security threats.

www.internationalsos.com

Health advice is objective, neutral, based on scientific evidence, actionable and tailored to your company's specific working environment.

Client purchase motivations range from bridge financing to supporting ESG goals



Expert advisory service enables efficient, effective decisions prior to and during the crisis giving management confidence and reducing potential liability.



Quick access to liquidity allows clients to swiftly adapt to the outbreak and adjust strategy where possible to continue delivering on their obligations.



Demonstrate conscious risk management behavior by determining an appropriate level of risk transfer thereby discharging fiduciary responsibility to all stakeholders.

Want to learn more?

Visit Munich Re Epidemic Risk Solutions online:



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