



TOKIO MARINE  
HCC



# Kidnap and Ransom

## The Protection You Need for What Matters Most

### **Kidnap and Ransom Insurance from Specialty Group**

The threat of kidnaping and extortion has dramatically increased in the U.S. and abroad. Incidents have occurred with alarming frequency and are not confined to the usual hotspots. In today's world, not just companies or families with overseas travel are at risk. Domestic incidents of threats, cyber extortions and workplace violence are on the rise, making this a truly worldwide problem.



**Specialty Group's kidnap and ransom insurance coverage** addresses the concerns of organizations whose employees and corporate assets are at risk, as well as high profile families in the U.S. and abroad. Standard perils include kidnap and ransom, extortion and detention. Our policy wording is customarily written on an unrestricted worldwide basis and is tailored to meet the individual needs of each company and family.

#### About Specialty Group

Specialty Group, a member of Tokio Marine HCC, has been writing kidnap and ransom, extortion and detention insurance for over 35 years. Underwriters at Specialty Group are well equipped to address the full range of exposures facing commercial and financial enterprises and individuals based in the U.S. and abroad.

We deliver individually tailored solutions that meet the ever complex needs of each of our clients. Our underwriters continually seek ways to enhance our products and protect our clients from challenging and unconventional exposures, wherever they are based.

We listen, develop a profound understanding of our clients' needs and develop a coverage package to protect them against the unexpected.

#### How Unity Can Help

Unity's crisis response leaders are full time employees drawn from a range of backgrounds including intelligence services, specialist police, military and Special Forces. Unity's collective experience includes more than 1,375 led and supervised cases in over 70 countries, including the worlds most challenging locations.

Unity places considerable emphasis on prevention and pre-incident planning and preparation, providing Specialty

#### Why Tokio Marine HCC

Tokio Marine HCC is a leading specialty insurance group underwriting more than 100 classes of specialty insurance in approximately 180 countries. Headquartered in Houston, Texas, the company is made up of highly entrepreneurial teams equipped to underwrite special situations, companies and individuals. Tokio Marine HCC is part of Tokio Marine, a premier global company with a market cap of approximately \$30 billion.

#### About Unity Resources Group

Founded in 2000, Unity has grown to be a leading and trusted international provider of security, risk, and crisis response services operating from a network of global offices.

Group policyholders with a range of complimentary services to reduce their exposure to prevalent risks and threats. These services include:

- Familiarization briefings for all new and renewing policyholders including an overview of the crisis response capability and a detailed briefing on the global security environment,
- Electronic subscription to Unity's security intelligence portal, and
- Direct access to travel risk analysts and other subject matter experts.

\*Rates at the time of printing.



## Coverages

#### Covered Events

- Kidnapping
- Express kidnapping
- Hijacking
- Detention
- Extortion
- Threat
- Disappearance

#### Covered Losses

- Ransom
- Ransom lost in transit
- Surrendered personal belongings
- Legal liability
- Additional expenses (including medical expenses and salary)
- Accidental death and dismemberment

- Threat response expenses
- Disappearance investigation expenses
- Recall expenses
- Crisis response fees of Unity Resources Group

#### Optional (Enhanced) Coverages

- Travel / expatriate security evacuation
- Loss of earnings (including computer virus and contingent loss of earnings)
- Workplace violence expenses
- Workplace violence accidental death and dismemberment
- Child abduction
- Value of recalled / destroyed products

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A key feature of our kidnap and ransom coverage provides our clients with unlimited fees and expenses for crisis response and direct 24/7 access to a leading crisis management company, Unity Resources Group.

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## Highlights

- Capacity up to US\$ 50 million or currency equivalent
- Policy periods up to 36 months
- Short-term policies available
- Worldwide coverage
- Policy can be issued under a code name to preserve confidentiality
- Submissions can be quoted within 24 hours of receipt
- Indications available based on preliminary underwriting data
- No deductibles required on most risks
- 24-hour crisis hotline
- Immediate access to Unity Resources Group's consulting services
- 10% premium allowance toward preventative services with Unity Resources Group
- Credit card payments accepted
- Admitted policy in all 50 states

# Frequently Asked Questions\*

## What happens if the victim is kidnapped and the demand is made against the family, not the employer?

The policy will respond regardless of whether the ransom demand is made to the employer or to the family of the covered victim.

## Does the victim need to be traveling on company business in order for the policy to respond?

The policy responds on a worldwide basis, regardless of whether covered persons are traveling on business or pleasure.

## What happens if a covered incident happens at night or on a weekend?

Specialty Group policyholders are provided with 24/7 telephone hotline access to Unity Resources Group whose network of highly trained professionals stand ready to assist on a worldwide basis.

## Are relatives and guests covered?

Although Specialty Group policies can be individually tailored, most policies covering a policyholder's employees also extend coverage to those employees' relatives and guests (as defined in the policy).

## How many events are covered per policy term?

Several events may be covered under the same policy term as long as the policy aggregate limit is not exhausted. If the policy purchased has no aggregate, the only limitation is the limit per event. That means that policy limits apply to each incident, regardless of how many persons are kidnapped in connection with one event.

## Does the policy pay on a policyholder's behalf or is payment made on a reimbursement basis?

The coverage will reimburse the policyholder for claims made in the case of a covered incident. The policyholder will also be reimbursed for any reasonable expenses, including interest charges incurred in connection with a loan to pay a ransom, as well as other critical related expenses.

In addition, the crisis response fees and expenses of Unity Resources Group in connection with covered incidents are paid directly by Specialty Group; and, unless the policy is otherwise amended, the policy provides unlimited coverage over and above basic policy limits for these expenses.

## Does Specialty Group offer coverage on an excess follow-form basis?

Yes, Specialty Group can offer its full US\$50 million capacity on an excess follow-form basis. This approach is particularly useful for brokers looking to place extremely large limits in excess of any one carriers' capacity.

## How long has Specialty Group been writing this coverage and what is the number of dedicated staff working on this specialty line of business?

Specialty Group has been specializing in this line of business since 1980 and has a dedicated staff of seven underwriters for the kidnap and ransom, extortion and detention product line.

\* This page is designed to provide a concise overview of the provisions that have been the subject of frequent inquiries. It is not designed to replace the policy itself. For a full description of applicable provisions, please consult the policy wording.

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To Be a **Good Company**