

The ForeFront PortfolioSM

Kidnap, Ransom & Extortion Insurance



Companies and organizations recognize the need to be a part of a global marketplace, but while employees conducting business outside their own countries may expect to encounter language barriers, different customs, and diverse negotiating styles, they cannot predict or expect political upheaval, abduction, and extortion. The goal of our entire program is the safe return of a hostage or the resolution of a crisis – a goal from which we do not deviate. Professional assistance *before, during, and after* a kidnapping or extortion threat is a vital element of risk management. Kidnap, Ransom & Extortion insurance is one in a suite of seven insurance coverage parts under *The ForeFront Portfolio policy*, providing privately owned companies, not-for-profit organizations, and healthcare organizations, and their families, protection worldwide.

Why do you need Kidnap, Ransom & Extortion insurance?

Misconception	Reality
My company does not travel internationally, so I do not need Kidnap, Ransom & Extortion insurance.	Extortion is not bound by geography; it can happen anywhere you operate, including the United States. International locations are at heightened risk. While infrequent, losses can be devastating, and no one is fully prepared to respond to a kidnapping without professional help.
My other insurance policies cover Kidnap, Ransom & Extortion.	Kidnap, Ransom & Extortion insurance can help fill coverage gaps that may exist in your company's current insurance program. For example, a Travel Accident policy may contain an exclusion for kidnap, ransom and extortion events or contain specific country exclusions.
Kidnap policies only work for company travel.	The policy works for you all the time, including personal and pleasure travel and covers all employees and their immediate families.

Kidnap, Ransom & Extortion Coverage Highlights

- Access to the crisis management expertise of Ackerman Group, LLC., or another expert of the Insured's choice
- Coverage for extortion threats against the company's assets, such as merchandise and inventories
- Tailored expense coverage for hijackings, wrongful detentions, and political threats
- Reimbursement for ransom or extortion payments
- No base exclusion for specific territories or countries. Global coverage is built into the form, as permitted by law

Kidnap Ransom & Extortion Coverage Claims Scenarios

Summary	Claim Details	Resolution
Family member kidnapped	The daughter of an expat executive was abducted from their family home. Kidnappers contacted the father's company and demanded \$1,000,000. A security consultant was engaged.	After a month of negotiations, the daughter was released after a \$250,000 ransom payment was made through the help of a trusted intermediary. The company paid \$40,000 in consulting expenses and \$20,000 in psychiatric treatment for the daughter following her release.
Art Institute employee receives death threat	An art institute based in the United States sent an employee to Mexico to manage a joint venture. The employee received anonymous death threats, calling for him to leave the country. A security consultant was engaged.	After an investigation of the event, the security firm recommended the individual be repatriated for his safety. The institute paid more than \$50,000 in consulting fees and travel expenses to help the employee leave the country safely.

Kidnap, Ransom & Extortion Loss Prevention

The *ForeFront Portfolio* Kidnap, Ransom & Extortion insurance provides a guaranteed response by [The Ackerman Group, LLC](#), a world-renowned crisis management firm. Upon contact, The Ackerman Group can, at the Insured's request:

- Handle all aspects of a hostage recovery, including managing negotiations, liaising with law enforcement agencies, briefing hostage families, and delivering ransom funds
- Respond to a crisis immediately, providing expert advice and recommendations
- Provide 24-hour availability and rapid worldwide deployment

In addition to services at the time of an incident, Chubb policyholders are provided the following services:

RISKNET®

Policyholders enjoy complimentary access to RISKNET®, an online risk forecasting service provided by [The Ackerman Group, LLC](#) that provides in depth analysis of the security of more than 100 countries, as well as helpful guides to events, cities, countries, and airlines worldwide.

Training and Consulting Services Reimbursement

Preparedness and training are critical to helping your organization through a crisis. The Ackerman Group offers several training seminars to help mitigate your risk. Where permitted by law, a premium credit is available for costs incurred in receiving this training during the policy period, up to 10% of the Kidnap, Ransom & Extortion Coverage premium.

Seminars offered by the Ackerman Group include:

- Crisis Management Training Seminar: With the aid of the Ackerman Group's consultants, policyholders will craft a Crisis Management Plan, and then test the plan using a tabletop exercise and simulated kidnap case
- International Travel Security Training Seminar: Participants will learn from the experts how to navigate through international travel with personal safety in mind
- Personal Protection/Kidnap Prevention Training Seminar: Focused on those that live and work abroad, this training provides basic defense and evasion tactics, with an emphasis on behavior modification and surveillance detection methodologies to help reduce risk

Telephone Consulting

Policyholders enjoy an unlimited number of telephone consultation calls during business hours (limited to one hour per call) to discuss unique travel or security needs.

The ForeFront Portfolio

The *ForeFront Portfolio* is part of an evolution in one of Chubb's market-leading series of management liability products that have been specifically tailored to meet the individual needs of private companies, not-for-profit organizations, and healthcare organizations. With up to seven optional coverage parts, each coverage part works as a standalone policy or seamlessly together to minimize gaps and reduce overlaps in insurance coverage, providing companies choice and flexibility to help manage their individual and corporate exposures. It is a comprehensive insurance solution specifically designed to help companies not only survive, but thrive despite the most complex threats of litigation, extortion, and other white-collar crimes that may expose their bottom line.

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www.chubb.com/us/managementliability

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The claim scenarios described here are intended to show the types of situations that may result in claims. These scenarios should not be compared to any other claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law. Facts may have been changed to protect privacy of the parties involved.

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Chubb is the world's largest publicly traded property and casualty insurance group. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, financial lines, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.