

# Kidnap Ransom and Extortion Insurance

You believe your company could never be a target?  
Don't be so sure.

CHUBB®



Companies operating in today's far-reaching worldwide markets face unique, sometimes dangerous exposures. It isn't unusual for businesses and their employees to be targeted by a kidnapping or extortion threat. At higher risk are well-known companies with offices overseas whose executives travel extensively, and companies that produce ingestible products, operate a website, or maintain lax security systems.

When it comes to these kinds of risks, you can't afford to leave things to chance. A lack of proper coverage at a critical time can potentially result in a huge financial loss.

That's why Chubb created ForeFront Portfolio Kidnap Ransom and Extortion Insurance specifically for private companies like yours.

## **Why Your Company Needs Kidnap Ransom and Extortion Insurance**

- Any company of any size, whether it conducts business internationally or domestically, may be targeted for kidnapping or extortion.
- A kidnapping or extortion threat may result in losses of hundreds of thousands or even millions of

dollars, not to mention the potentially devastating impact on employees and their families.

- Almost nothing can prepare a company to negotiate with kidnappers or extortionists. However, professional assistance before, during, and after a kidnapping or extortion threat can result in a safe and successful outcome.

## **ForeFront Portfolio Kidnap Ransom and Extortion Insurance highlights:**

Where available, the optional services of the world-renowned crisis management firm, The Ackerman Group, which:

- Handles all aspects of a hostage recovery
- Responds to a crisis immediately with expert advice and recommendations
- Features 24-hour availability, worldwide deployment
- Offers access to online, worldwide risk forecasting

## **Reimburses expenses for:**

- Kidnap ransom or extortion payment, including cyber extortion
- Ransom delivery
- Legal liability
- Reasonable expenses incurred in connection with a kidnapping,

ForeFront Portfolio

- extortion threat, hijacking, political threat, or wrongful detention.
- Independent security consultant
- Product recall expenses
- Business interruption
- Accidental death and dismemberment
- Emergency political repatriation
- Disappearance investigation expense
- Express kidnapping
- Hostage crisis

#### **Insureds include:**

- The company, its directors and officers, and part-time, seasonal, leased, and temporary employees
- Independent contractors
- Volunteers and interns
- Relatives of employees
- Guests on the company's premises or in an employee's home
- Any person retained to deliver a ransom

#### **With additional advantages:**

- Our private company underwriters are positioned throughout Canada and are experienced in a broad spectrum of industries.
- Where available, professional crisis management

#### **Key Features**

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In addition to broad coverage, Chubb's Forefront Portfolio Kidnap Ransom and Extortion Insurance policy also offers customers, where available, the optional services of the world-renowned crisis management firm, The Ackerman Group, which:

- Handles all aspects of a hostage recovery: managing negotiations, liaising with law enforcement agencies, briefing hostage families, and delivering ransom funds
- Responds to a crisis immediately, providing expert advice and recommendations

- while working closely with your company's management team
- Features 24-hour availability and rapid worldwide deployment
- Produces RISKNET™, an online risk-forecasting service covering more than 100 countries, as well as guides to events, cities, countries, and airlines worldwide

#### **Why ForeFront Portfolio?**

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- A long-time leader in providing insurance to private companies, Chubb created ForeFront Portfolio Kidnap Ransom and Extortion Insurance as one of a suite of nine insurance coverage parts under ForeFront Portfolio
- The coverage parts in ForeFront Portfolio work as standalone policies or seamlessly together in order to minimize gaps and reduce overlaps in insurance coverage

#### **Why Chubb?**

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- For over 30 years, we've devoted ourselves to helping to protect private companies like yours. We were a pioneer in providing privately owned companies with an integrated insurance solution to address their professional and management liability exposures
- We cultivate a deep understanding of private company needs through the biannual Chubb Private Company Risk Survey, the only survey of its kind in the industry
- Our reputation for fair claims handling and superior service offers you additional peace of mind
- Our financial stability and ability to pay claims rate among the best in the insurance industry

#### **Contact Us**

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For more information, contact your insurance broker or visit us online at [Chubb.com/ca](http://Chubb.com/ca).

**Chubb. Insured.<sup>SM</sup>**

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