



ForeFront PortfolioSM
Kidnap/Ransom and Extortion Insurance



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Business kidnapping and extortion risks are not limited to just global companies.

Any company of any size can be a target for kidnapers or extortionists, whether domestically or abroad. Managing the costs associated with such risks can push a small to midsize company to its financial limits.

More companies are realizing the importance of managing these risks through **ForeFront PortfolioSM Kidnap/Ransom and Extortion Insurance** from Chubb. Our total package includes insurance, risk management information, and immediate access to security consultants. This unique product can assist privately owned companies in successfully managing their kidnapping and extortion exposures.

Key Coverage Features

- **Reimbursement of ransom or extortion money paid.** Chubb's policy reimburses the insured for money it paid to kidnapers or extortionists, whether or not the kidnapping event has actually taken place, up to the policy limits.
- **Broad coverage for extortion threats against the company or its employees.** Chubb helps protect against threats to do bodily harm or abduct or detain any insured person; damage to any premises or tangible property located on the insured's premises; contaminate raw materials or products of the client; disseminate, divulge, or use proprietary information of the insured; disseminate or make public negative information regarding the insured's merchandise; or introduce a computer virus against an insured.
- **Custody coverage.** Chubb insures money or other conveyed property used to pay a ransom or extortion demand and reimburses the company if the ransom payment is confiscated, unlawfully taken, destroyed, or disappears while being transported to pay the ransom.
- **Broad expense coverage.** Our policy insures reasonable expenses, including independent security consultants; independent public relations consultants; travel and accommodations of insured persons; independent legal advice; independent security guard services for up to 15 days; advertising, communications, and recording equipment; independent forensic analyst; interest on a loan taken by the insured to pay a ransom or extortion demand; reward for information leading to arrest and conviction of the perpetrators; kidnapped employee's salary; temporary replacement employee's salary; personal financial loss resulting from the kidnapped employee's inability to attend to personal financial matters; medical, cosmetic, psychiatric, and dental expenses incurred following the insured person's release; rest and rehabilitation; and other reasonable expenses incurred by the insured organization, subject to Chubb's approval.
- **Wrongful detention expense coverage.** Chubb insures expenses incurred when an insured person is wrongfully detained for more than twenty-four hours.

- **Political threat expense coverage.** Our policy insures expenses incurred when a government or a political terrorist or insurgent party threatens bodily harm to insured individuals.
- **Product recall expense coverage.** If the insured receives an extortion threat to contaminate merchandise, Chubb can help cover the reasonable expenses associated with a product recall.
- **Optional emergency political repatriation expense coverage.*** If elected by the customer, Chubb will insure reasonable expenses associated with repatriating employees when the home government recommends that its citizens leave a foreign country.
- **Broad legal liability coverage.** In hostage retrievals or complex negotiations, things can go wrong. The company can even be sued for negligence or incompetence in connection with the hostage retrieval operations and negotiations, or prevention of a covered kidnapping, hijacking, political threat, or wrongful detention. ForeFront Portfolio Kidnap/Ransom and Extortion Insurance covers reasonable defense costs incurred by the company, as well as damages the company becomes legally obligated to pay as a result of a judgment or settlement in any such suit.
- **Accidental death or dismemberment coverage.** Insureds may be provided a benefit amount as a result of loss of life or other form of bodily injury that occurs as a consequence of a kidnapping, political threat, or wrongful detention.
- **Broad definition of insured,** including the company and its directors and officers; employees, including seasonal, temporary, and leased employees; volunteers; students; relatives of employees; guests on the company's premises or in an employee's home; and any person retained to deliver the ransom.
- **Worldwide coverage.**
- **No deductible for most risks.**
- **Crisis management expertise included within the expense coverage feature.** Chubb pays for the services of The Ackerman Group, Inc., or another crisis management expert of the insured's choice.
- **Access to state-of-the-art travel information service.** Insureds are provided access to The Ackerman Group's RISKNET™, an Internet-based information service for business travelers.

About The Ackerman Group, Inc.

The Ackerman Group is a world-renowned, independent international-security consulting firm retained by Chubb to help support our clients. This organization provides the knowledge and resources needed to handle tense emergency situations. Clients can contact The Ackerman Group directly for consultation on security procedures and crisis management prior to an extortion or kidnap threat. Moreover, Chubb clients are guaranteed immediate response from The Ackerman Group and work direct with this independent firm during a crisis.

* Optional coverage features, if selected, may result in additional premium.

Take Action Today

Be prepared to respond proactively to an abduction or extortion threat. For more information about ForeFront Portfolio Kidnap/Ransom and Extortion Insurance or about our other ForeFront Portfolio coverages, contact your insurance agent or broker, or email cber-info@chubb.com. Additional information may be found on our Web site at <http://cber.chubb.com>.



CHUBB EXECUTIVE PROTECTION

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For promotional purposes, Chubb refers to the member insurers of the Chubb Group of Insurance Companies underwriting coverage: Chubb Insurance Company of Europe, S.A.; Chubb Insurance Company of Australia, Limited; Chubb Indemnity Insurance Company; Chubb Insurance Company of Canada; Chubb Argentina de Seguros, S.A.; Chubb do Brasil Companhia de Seguros; Chubb de Chile Compañía de Seguros Generales, A.S.; Chubb de Colombia Compañía de Seguros, S.A.; Chubb de Mexico Compañía Afianzadora, S.A. de C.V.; Chubb National Insurance Company; Federal Insurance Company; Great Northern Insurance Company; Northwestern Pacific Indemnity Company; Pacific Indemnity Company; Vigilant Insurance Company; Executive Risk Indemnity Inc.; Executive Risk Specialty Insurance Company; and Quadrant Indemnity Company. Not all insurers do business in all jurisdictions.

This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.