

Kidnap and Ransom Insurance

Valuable protection your business can't do without

“My employees don't travel anywhere overseas that is considered 'high risk,' so why do I need Kidnap and Ransom insurance?”

You've worked too hard and sacrificed so much to build a successful business. So don't let an assumption or lack of knowledge about a foreign country put your employees at risk.

Outside of the United States, new economies and governments are being established, and many countries are facing unprecedented instability. Compare the inexpensive cost of a Kidnap and Ransom insurance policy with the unimaginable consequences of one of your valued employees being kidnapped and held for ransom.

Now is the perfect time to look into this valuable coverage. The Hartford's Kidnap and Ransom insurance provides:

- Broad coverage for instances of a kidnapping or an extortion threat
- Additional coverage extensions for Kidnap, Ransom and Extortion protection

Is Your Company Prepared for This Threat?

As many as 25,000 people are kidnapped every year, and kidnapping is a real and dangerous threat.* Amid the changes in our world, corporations continue to expand their international trade and foreign travel. As these domestic and international trends continue, does it make sense to go unprotected? Companies of all sizes can be a target for kidnap and ransom, both in the United States and abroad.

What Differentiates Our Coverage?

In addition to broad coverage, The Hartford's Kidnap and Ransom insurance policy offers a significant advantage by automatically including crisis management services in the coverage form. These services are provided by Control Risks Group and are available to The Hartford's insureds through an exclusive relationship with the Hiscox Consortium, the world's largest provider of specialty insurance.

Founded in 1975 and headquartered in McLean, Virginia, with 17 offices worldwide, Control Risks Group has unmatched experience in the crisis management field. The staff includes more than 375 individuals from a wide variety of backgrounds, including: law enforcement, business, journalism, diplomacy, intelligence, and special forces.

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*Association of Certified Fraud Examiners,
www.cfenet.com/media/statistics.asp



Examples of Kidnap and Ransom Events

Take a look at the following examples and the way these midsize companies were affected:

- A business executive was abducted from his home, taken across state lines, struck with a baton, pistol whipped, and tied to a chair in a motel room. The kidnapper, who demanded a ransom of \$1,000,000, was a former employee who believed he was unjustly fired from his job and owed \$130,000 in pay. FBI agents stormed the hotel and successfully recovered the badly beaten and gagged executive and arrested the kidnapper within 24 hours. Although a ransom was not paid, the company incurred medical and psychiatric costs for the victim.
- The president of a computer company was abducted from the company's parking lot as he arrived for work early one morning. He was taken to a motel and then to a rented house where he was gagged, blindfolded, shackled with chains, and stuffed in a closet. He was held for five days before a ransom demand of \$650,000 was paid. In addition to the ransom, there were additional costs of obtaining a loan and paying for additional security to protect his family.

**“WHY SHOULD
I CHOOSE
KIDNAP AND
RANSOM
INSURANCE
FROM
THE HARTFORD?”**

Decide for Yourself

To find out, answer these quick questions to see if our coverage meets your needs.

1. *Does your company have any employees who ever travel outside of the United States?*
 Yes No
2. *Does your company have any employees who have ever mentioned – even in passing – that an ex-spouse, ex-boyfriend or ex-girlfriend has been harassing them?*
 Yes No
3. *Have you hired any employees in the past without conducting criminal background checks?*
 Yes No

4. *Does your company have any employees who have a significant net worth?*

Yes No

5. *Does your company have any overseas locations?*

Yes No

If you answered “Yes” to two or more of these questions, then Kidnap, Ransom and Extortion insurance from The Hartford is right for your business!

To Learn More

For more information about Kidnap, Ransom and Extortion coverage from The Hartford, visit us on the Web at www.hfpinsurance.com.

The scenarios summarized above are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Please refer to the policy to determine all terms, conditions, exclusions, and limitations of coverage. Coverage is provided by The Hartford companies and may not be available in all states.