

KIDNAP, RANSOM & EXTORTION

Quick Reference Guide

Victor's Kidnap, Ransom & Extortion policy can be tailored and extended to meet the broader security needs of various classes and industries. The base policy covers kidnap, extortion, products extortion, detention and hijack. Several coverage extensions are also available.

INDUSTRY	COVERAGE EXTENSION OPTIONS
Corporations, Retail, Financial Institutions, Energy Industry Hospitals	Business Interruption, Threat Response Expense, Expatriate & Travel Security Evacuation, Customer Identity Threat, Disappearance Expense, Express Kidnap, Hostage Crisis, Products Loss Extension, Standard or Enhanced Child Abduction
Individuals/Families	Threat Response Expense, Travel Security Evacuation, Disappearance Expense, Express Kidnap, Child Abduction for Family Coverage
Academic Institutions	Assault Expense, Business Interruption, Study Abroad Loss of Earnings, Threat Response Expense, Expatriate & Travel Security Evacuation, Customer Identity Threat, Disappearance Expense, Express Kidnap, Hostage Crisis, Enhanced Child Abduction, Customer Identity Threat, Academic Security Risk Management (ASRM) Endorsement
Non-profits / NGO's	Business Interruption, Threat Response Expense, Expatriate & Travel Security Evacuation, Disappearance Expense, Express Kidnap, Hostage Crisis, Products Loss Extension, Enhanced Child Abduction
Houses of Worship	Assault Expense, Business Interruption, Threat Response Expense, Expatriate & Travel Security Evacuation, Customer Identity Threat, Disappearance Expense, Express Kidnap, Hostage Crisis, Enhanced Child Abduction

PROGRAM SPECS

- Limits: Up to \$65 million
- Minimum premium: \$1,000
- Deductible: No retention or deductible
- Availability: In all states (non-admitted in SD and WA)
- Crisis response fees unlimited
- No retention or deductible
- Annual or multi-year policies
- Broad worldwide coverage
- Expanded coverage options available
- Admitted coverage

INDUSTRY	CLAIMS SCENARIOS BY EXTENSION COVERAGE
Corporations	Business interruption coverage - Joe Smith, VP of Sales, is a key personnel member at XYZ company. He is kidnapped while on a sales call in Ecuador and is held for two months. Joe comes back to work one month after being released, however during the three months he was out of the office, the company experienced a loss of earnings as a direct result of his absence as skills were not able to be matched by a replacement employee. Loss of earnings as a result of the incident are covered.
Individuals/ Families	Child abduction for families - Nine year old Lydia is abducted by her non-custodial father who crosses the border into Mexico and goes into hiding. The child abduction extension would provide investigative services to locate Lydia and cover the costs associated with her abduction. Examples of the type of costs covered include reward for information that leads to her return, salary for the mother while she takes time off work to assist in the negotiations for release, publicity costs incurred to assist in the resolution of the abduction, travel costs for the mother while attempting to resolve the abduction, counseling for abducted child and other covered persons, medical costs, legal fees, and rest and rehabilitation following resolution of abduction.
Academic Institutions	Assault expense coverage - A student at Mainsville High School brings a gun to school and opens fire in a classroom injuring five and killing two. The policy would cover costs associated with the temporary security costs in the wake of the incident, counseling for students, staff and families, costs of leasing off-site facilities if school is closed, legal costs, communications and public relations advice for school, salaries for additional staff that may be needed as well as salaries of affected staff, medical costs, personal accident coverage for those disabled or killed, and rest and rehabilitation for directly affected insured persons and families.
Hospitals	Enhanced child abduction - George, age nine, is brought into the emergency room by his mother for stitches. In error he is released to his non-custodial father, who flees across the border with George. The mother sues the hospital for negligence, and the abduction is covered extensively by the local media, which results in a decrease in patients utilizing the hospital. A policy with enhanced child abduction would cover costs associated with a crisis response firm to attempt to locate George, rewards for information on George, legal liability coverage for the lawsuit brought against the hospital, the salary of George's mother while she takes time off work to look for George, public relations advice for the hospital, counseling/medical costs, travel costs, and loss of earnings.
Non-profits / NGO's	Expatriate and travel security evacuation coverage - The Jones Foundation has expatriate employees and travelers working on a project to improve drinking water in Kenya, when political unrest breaks out causing a necessary evacuation. Coverage would apply for the costs to evacuate the insured persons, the assistance of a crisis response firm in arranging evacuation for any personal effects left behind and unrecoverable, and to return expatriate employees once the security conditions allow.
Houses of Worship	Disappearance expense and investigation coverage - A church youth group sponsors a retreat in the mountains and one of the volunteers cannot be found. Coverage would be offered for expenses to locate the insured person who has disappeared.
Financial institutions	Hostage crisis coverage - Employees and customers are held hostage at First Savings Bank for five hours before the police are able to apprehend the perpetrators. In the process of the hostage situation, insured persons were threatened and received injuries. Coverage would cover expenses incurred during the hostage situation including lawsuits against the bank by those who were held hostage, temporary security measures, counseling and medical expenses for the insured persons, and rest and rehabilitation of directly affected insured persons.
Energy Industry	Threat response expense coverage - While drilling for oil in Nigeria, the local manager receives threats of physical harm against him and his employees, as well as damage to the property from a local insurgent group. Coverage would apply for the investigation by the crisis response firm and temporary security measures recommended by the firm.

Visit us at victorinsuranceus.com/kidnap to learn more.

This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

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