

# Kidnap and Ransom

## COVERAGE CHECKLIST

### Why your clients need our protection

The possibility of kidnapping, extortion or illegal detention is a very real threat facing individuals, businesses and organizations of all sizes. Some estimates suggest that over 30,000 such incidents occur each year, and are on the rise. Business owners and employees are not only at risk when at work, travelling domestically or internationally, but even at home with the risk of a home invasion. Are your customers prepared?

Even an incident where no ransom demand is paid, it can create unexpected costs and have a significant impact on a business's balance sheet. Travelers Canada's Kidnap and Ransom Coverage will not only cover ransom and the numerous costs associated with an incident, but the most important benefit, at no additional cost, is the immediate priority access to Constellis.

Coverage	Travelers policy	Their policy
<p><b>Dedicated limits of insurance for kidnap and extortion for ransom:</b> These limits of insurance are not shared for an insured event:</p> <ul style="list-style-type: none"> <li>• Kidnap for ransom</li> <li>• Extortion for ransom</li> <li>• Detention and hijack</li> <li>• Loss of ransom in transit/delivery</li> <li>• Rest and rehabilitation expenses</li> <li>• Personal accident</li> <li>• Additional expenses</li> <li>• Legal liability</li> <li>• Crisis Response Firm fees and expenses</li> <li>• Child abduction coverage</li> <li>• Disappearance investigation</li> <li>• Hostage crisis coverage</li> <li>• Express kidnap coverage</li> <li>• Threat response services coverage</li> </ul>	✓	
<p><b>Loss of ransom</b> – Reimbursement of corporate and personal asset ransom money – the perils:</p> <ul style="list-style-type: none"> <li>• Kidnap</li> <li>• Bodily injury extortion</li> <li>• Property damage extortion</li> <li>• Products extortion</li> <li>• Trade secrets extortion</li> <li>• Cyber extortion (including computer virus)</li> <li>• Confiscation, destruction, disappearance or wrongful appropriation during ransom money delivery</li> </ul>	✓	
<p><b>Expense reimbursement associated with an insured event:</b></p> <ul style="list-style-type: none"> <li>• Fees for independent negotiators, interpreters, forensic analysts, legal services, public relations consultant</li> <li>• Rewards</li> <li>• Travel and accommodation costs</li> <li>• Salary of a kidnapped, detained or hijacked employee</li> <li>• Rest and rehabilitation expenses</li> <li>• Interest costs for ransom loans, up to 90 days coverage within 18 months of release</li> <li>• Fees for security guards</li> <li>• Fees for necessary medical services</li> </ul>	✓	

Coverage	Travelers policy	Their policy
<p><b>Special coverage features for peace of mind protection:</b></p> <ul style="list-style-type: none"> <li>• Personal accident coverage for loss of life and bodily accident and disablement</li> <li>• Legal liability coverage for awards, judgments, legal fees resulting from an insured event such as a hostage retrieval operation</li> <li>• Fees and expenses of the crisis response firm are paid directly by Travelers, and they do not erode the insuring agreement limits of insurance</li> </ul>	✓	

### Facts about Constellis

Constellis is a leading provider of risk management and operational support services to government and commercial clients worldwide. From crisis management and training to security, logistics, and life support, Constellis helps clients understand and control their risk while conducting business safely and efficiently no matter where they are in the world.

Constellis leverages its operational excellence, comprehensive expertise, world-class facilities and global network of partners to

quickly deliver tailored, cost-effective and innovative services to clients. With more than 8,000 personnel, they recruit and retain the industry’s most experienced and top-trained employees, most of whom are military or law enforcement veterans. As a result, Constellis shares a willingness to support complex operations in some of the world’s most demanding locations.



**Travelers Canada knows kidnap and ransom coverage.**

To learn more, talk to your broker or visit [travelerscanada.ca](http://travelerscanada.ca).

\*Ransom: The Untold Story of International Kidnapping, by Ann Hagedorn Auerbach



[travelerscanada.ca](http://travelerscanada.ca)

This document is for informational purposes only. It does not, and it is not intended to, provide legal, technical or other professional advice, nor does it amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers Canada. Travelers Canada disclaims all warranties whatsoever.

The Dominion of Canada General Insurance Company, St. Paul Fire and Marine Insurance Company (Canada Branch), and Travelers Insurance Company of Canada are the Canadian licensed insurers known as Travelers Canada. © 2017 Travelers Canada. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries. M-18263 Rev. 11-17