

Kidnap, Detention & Extortion Protection



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The possibility of kidnap or extortion for ransom is a very real threat faced by individuals, businesses and organisations across the world. While some countries have particularly high rates of crime, our experience has shown that no part of the world is immune from these threats. It is difficult to gauge the precise extent of global kidnapping as many incidents go unreported, however it is estimated that at least 50,000 people are kidnapped worldwide every year.

We have been protecting families and businesses against the risks of kidnap, extortion, illegal detention and hijack for over 25 years. We have come to understand the numerous issues that arise during an incident and their impact on hostages, victims, relatives, employers and colleagues.

When an individual is kidnapped, the repercussions are many and varied. The immediate impact is on the family and the employer. Families are put under enormous stress as they come to terms with the situation and try to secure the release of their relative.

Employers, on the other hand, have to deal with many issues including the loss of a key employee and maintaining business continuity.

Both parties may find themselves involved with local and national law enforcement agencies, relevant governments and the media.

Consequently, adequate protection against these events in the form of insurance and access to specialist advice to help you deal with all these issues is essential for families and should be an integral part of every company's crisis management plan.

A Complete Insurance Solution

Travelers offers a range of policies which may be adapted to meet individual requirements. Typically they will provide the following cover:

- Priority access to ASI Global LLC, a specialist crisis management company that provides crisis management services, advice and support throughout the incident
- Reimbursement of ransom payments
- Loss of ransom money in transit
- Various expenses including rewards, independent negotiators' fees, public relations consultants, interpreters, travel and accommodation costs
- Psychiatric, medical and dental care costs
- Legal advice
- Payment of the salary of the detained person and/or their replacement
- Interest on loans
- Legal liability
- Salary of a family member
- Personal accident benefits

Further extensions include:

- Computer virus loss of earnings
- Loss of earnings
- Emergency political repatriation and relocation expenses
- Threat response
- Product recall and destruction costs
- Child abduction

Crisis Management

One of the most important benefits of our policies is the immediate priority access to ASI Global when the incident occurs. Evidence suggests that, in situations when the advice of crisis management specialists was available, the hostage was released safely in 90% of cases.

Decisions made without professional advice can often jeopardise, rather than improve, the chances of the safe return of a hostage.

In the event of an incident, ASI Global will act independently of us with their sole priority being the hostage's safe release. Their consultants have many years' experience in dealing with crisis situations and this combined with their local knowledge allows for informed decisions to be made by the insured.

ASI Global LLC

ASI Global LLC is a wholly owned subsidiary of the ASI Group and specialises in crisis management service. ASI Group has been providing intelligence and security solutions for corporations and organisations since 1989. It is dedicated to the worldwide protection of personnel, assets and reputations through its uncompromising commitment to professionalism and confidentiality. It is a unique organisation committed to serving its clients through risk assessments of any location in the world and by briefing and familiarising clients with the potential threats they may encounter. ASI Global furnishes solutions to these potential threats by providing protective services to keep its clients safe regardless of wherever they might live or travel.

For more information, see www.asiglobal.com and www.asiglobalresponse.com



Crisis Prevention

We encourage our policyholders, whether individuals, families or business corporations, to take the necessary steps to reduce the chances of a crisis arising in the first instance.

ASI Global offers prevention services such as crisis management planning, risk awareness, defensive driving and surveillance avoidance techniques.

Travelers Syndicate Management

Travelers Syndicate Management is part of The Travelers Companies, Inc. which offers a wide range of property and casualty insurance and surety products and services to businesses, organisations and individuals in the United States and in selected international markets.

The company, which traces its origins to 1853, today employs 33,000 people and, at year end 2006, reported revenues of \$25 billion and total assets of almost \$114 billion.

Under Syndicate 5000 we write Aviation, Global Property, Marine, Power & Utilities and Accident & Special Risks business through the internationally renowned platform of the Lloyd's of London insurance market.

Please talk to us so that, together, we can develop the most suitable solution for your client's needs.

Free Travel & Security Information

All Travelers policyholders will receive a subscription to ASI Essentials. ASI Essentials is an online (internet) service that provides information on over 300 cities that make up the top travel destinations around the world. These travel briefings include all the pertinent information of each location in a short and concise format that is written specifically with the traveller in mind. The briefings include the following information:

- Destination Threat Rating
- Country Overview
- City Overview
- Security Situation
- Assessment of Local Police
- Airport Information
- Hotel Information
- Fire Safety
- Communications
- Cultural Tips
- Serving Airlines
- Health Issues
- Emergency Contact Information

Access to ASI Essentials requires a Username and Password which can be requested by contacting Travelers via your insurance broker or agent.



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