

# Kidnap, ransom and extortion coverage from CNA



We can show you more.®



## Your Clients' Exposure to Kidnap, Ransom and Extortion Threats Could Be Greater Than You Think

Doing business in the global economy can offer your clients significant rewards — and potentially significant risks. Their employees may increasingly travel internationally to meet with customers and suppliers or investigate new market opportunities for their products and services. Companies that historically had only a domestic footprint, may now have overseas offices and operations. Often this business activity takes place in countries with growing economic and political instability.

This global trend brings an increased chance that your client could face a situation where an employee has been kidnapped for ransom or detained by local authorities. Their products, trade secrets and proprietary information could be the target of extortion. Would your client be able to handle the devastating impact that these and other security threats could have on their employees and their families?

## A Wide Range of Coverage to Address a Changing World

CNA's Kidnap Ransom and Extortion insurance covers a wide range of security threats that could affect a company — both at home and overseas. This coverage provides reimbursement for losses due to a wide range of security threats that could affect a company including kidnap for ransom, extortion, hijack, detention, and political threat. Coverage can also go beyond these situations to include workplace violence, child abductions, emergency evacuation/repatriation and threats without associated ransom demands.

## Crisis Response from Experts — At Home and Abroad

Because an immediate response is critical in these types of security situations, CNA has retained red24®, a premier crisis response firm that offers security management and risk mitigation services to customers around the world. red24's global network of security professionals are highly skilled in dealing with security events and threats and provide critical on-the-ground advice and assistance. Assistance with handling a crisis situation is available 24/7 on a global basis. Your clients will also have access to red24's online intelligence services, including country risk reports and travel advisories.



## Coverage Overview

### Who is covered:

- Directors
- Officers
- Employees
- Relatives
- Guests
- Household employees

### Insured events:

- Kidnap for ransom
- Extortion (bodily injury, property damage, products, trade secrets and e-commerce)
- Hijack
- Detention
- Political threat

### Additional insuring agreements:

- In-transit/delivery
- Crisis response firm fees (red24)
- Personal injury
- Legal liability costs

### Covered expenses:

- Independent security guard services
- Medical/psychiatric care
- Independent public consultants, interpreters, negotiators
- Interest costs on loans for ransom money
- Legal services
- Travel costs
- Personal financial loss
- Rest and rehabilitation
- Salary
- Reward money
- Other reasonable and necessary expenses

### Key endorsed coverages:

- Disappearance
- Assault
- Workplace violence business interruption loss
- Child abduction
- Evacuation and repatriation expenses (travel and expatriate)
- Threat response
- Express kidnap
- Hostage crisis
- Business interruption

### Covered territory:

- Worldwide

### Who should consider this coverage?

While most companies/organizations with overseas travelers or operations have a need for Kidnap, Ransom and Extortion insurance, typical buyers include:

- Manufacturers
- Professional service firms
- Hospitals and healthcare facilities
- Financial institutions
- Technology companies
- Construction companies

### Crisis response services:

red24 provides a broad range of security services to protect an organization and its employees.

**Please contact your local CNA branch to learn more about Kidnap, Ransom and Extortion Coverage for your clients.**

