



TOKIO MARINE
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Kidnap and Ransom Insurance

Financial Institutions

Working with brokers, underwriters at Specialty Group, a member of Tokio Marine HCC, can design a tailored program that addresses the wide range of exposures facing financial institutions and the employees that represent them worldwide.



Why Financial Institutions are at Risk:

- Perception of wealth and power of the institutions and their employees
- Increasingly negative public image
- Business travel often involving dangerous locations due to emerging markets and the globalization of the world economy
- Possession of confidential information for customers and clients

Negative public perception and lack of trust have put financial institutions and their employees at risk. The growing involvement a financial institution has in our everyday lives, coupled with economic uncertainties, has spawned new fears regarding malicious acts or threats perpetrated by disaffected individuals. These fears are compounded when employees travel abroad to unfamiliar or dangerous locations. A kidnap and ransom insurance policy with Specialty Group helps financial institutions effectively deal with situations that put employees and brand reputation in danger.

Coverages Specialty Group can Provide:

Covered Events

- Kidnapping
- Express kidnapping
- Hijacking
- Detention
- Extortion
- Threat
- Disappearance

Covered Losses

- Ransom and ransom lost in transit
- Surrendered personal belongings
- Legal liability
- Additional expenses (including medical expenses and salary)
- Accidental death and dismemberment
- Threat response expense
- Disappearance and investigation expenses
- Recall expenses
- Crisis response fees of Unity Resources Group

Optional Coverages

- Travel / expatriate security evacuation
- Loss of earnings
- Workplace violence expenses (including AD&D)
- Child abduction
- Emergency medical evacuation

Crisis Response Services

- Dedicated 24/7 crisis line with direct access to Unity's Response Operations Center and team of 50+ analysts
- Advice to clients, reports, assessments and a full complement of preventative solutions
- Local third party liaison and coordination, including law enforcement and government authorities
- Negotiation consulting
- Access to policyholder portal with detailed profiling of 180 countries and over 400 cities



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About Specialty Group

Specialty Group, a member of Tokio Marine HCC, is the leading provider of specialized insurance products for the sports and entertainment industries. We provide an unmatched portfolio of products including, but not limited to, event cancellation, high limit disability, kidnap and ransom, weather, travel and event liability. We cover major sports and entertainment events, professional athletes and entertainers and other unique assets.

Why Tokio Marine HCC

Tokio Marine HCC is a leading specialty insurance group conducting business in approximately 180 countries and underwriting more than 100 classes of specialty insurance. Headquartered in Houston, Texas, the company is made up of highly entrepreneurial teams equipped to underwrite special situations, companies and individuals, acting independently to deliver effective solutions. Our products and capabilities set the standard for the industry, as many of our nearly 2,500 employees are industry-leading experts. Tokio Marine HCC is part of Tokio Marine, a premier global company with a market cap of approximately \$30 billion.

Contact us

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A member of the Tokio Marine HCC group of companies

To Be a **Good Company**