

# Kidnap and Ransom Insurance Municipalities



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 that Municipalities in the U.S. are facing.

## Why Municipalities are at Risk:

- Increasing number of workplace violence incidents in public buildings
- High name recognition can create a more visible and attractive target
- Vulnerable cyber networks containing confidential information, including but not limited to police records and resident information
- Public Education systems offer international travel programs that can be to higher risk places (community services)
- Parks can be target of child abductions

## 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
- 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 security information

### 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 underwriting more than 100 classes of specialty insurance in approximately 180 countries. Headquartered in Houston, Texas, the company is made up of highly entrepreneurial teams equipped to underwrite special situations, companies and individuals. Tokio Marine HCC is part of Tokio Marine, a premier global company with a market cap of approximately \$30 billion.

## Contact us

### Specialty Group

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A member of the Tokio Marine HCC group of companies

*To Be a **Good Company***