



Kidnap and Ransom

The protection you need
for what matters most



TOKIOMARINE
HCC

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The threat of kidnapping and extortion is increasing at an alarming rate. Incidents occur world over and not just in the usual hotspots. Companies operating or sending employees abroad on business travel are especially at risk, as are families travelling or residing in countries where such crimes are prevalent.

For those who fall victim, immediate specialist assistance is crucial for a possible positive outcome. Extensive resources are needed for effective response, such as negotiation, on the ground support, as well as practical and emotional advice both during and after the occurrence.

Worldwide Coverage

Tokio Marine HCC kidnap and ransom insurance provides insurance coverage that addresses the concerns of organisations whose employees and corporate assets are at risk, as well as high profile families. Standard perils of coverage include kidnap and ransom, extortion and detention. Our policy wording is customarily written on an unrestricted worldwide basis and is tailored to meet the needs of each company and family.

Tokio Marine HCC

We are a global company with the resources and insight to provide service and support locally regarding your insurance concerns. We place high importance on detailed local knowledge, be it language, custom, legal concepts or industry issues, for all of the markets we cover. We pride ourselves on offering top underwriting standards internationally.

We deliver individually tailored solutions that meet the ever complex needs of each of our clients. We base our efforts on the continuous enhancement of our products to protect you from challenging and unconventional exposures that may arise, wherever you are based.

We listen, develop a profound understanding of our clients' needs and calculate how best to protect them against the unexpected.

For kidnap and ransom coverage, we join talents with our sister company, Tokio Marine HCC - Specialty Group, to offer you a wealth of experience and technical expertise in conjunction with international capabilities.

Tokio Marine HCC - Specialty Group

Tokio Marine HCC - Specialty Group has been writing kidnap, extortion and detention insurance for over 30 years. Our underwriters address a full range of risks faced by commercial and financial enterprises as well as individuals based worldwide. Our extensive experience provides full support to Tokio Marine HCC's kidnap and ransom product offering, and by joining forces we reinforce Tokio Marine HCC's international commitment.

Expect excellent service and a truly consolidated specialist approach when dealing with Tokio Marine HCC for kidnap and ransom insurance.

About Unity Advisory Group

Unity is a leading and trusted international provider of security, risk, and crisis response services. They operate through a global network of consultants to deliver specialised advisory services in the field of coercive crimes such as kidnap, extortion, threats, detentions and the search for missing persons.

How Unity Can Help

Unity's team of consultants all come from specialised backgrounds such as intelligence services, organized crime law enforcement, and corporate security. Unity's staff has responded to more than 800 cases in over 80 countries, including the world's most challenging locations.

Unity places considerable emphasis on prevention and pre-incident planning and preparation, providing Tokio Marine HCC policyholders with a range of complimentary services to reduce their exposure to prevalent risks and threats. These services include:

- Familiarisation briefings for all new and renewing policyholders including an overview of the crisis response capability and a detailed briefing on the global security environment,
- Electronic subscription to Unity's kidnap and ransom portal, and
- Direct access to travel risk analysts and other subject matter experts.





Coverages

Covered Events

- Kidnapping
- Express kidnapping
- Hijacking
- Detention
- Extortion

Additional Covered Events

- Threat
- Disappearance

Covered Losses

- Ransom
- Ransom lost in transit
- Surrendered personal belongings
- Legal liability
- Additional expenses (including medical expenses, rest and rehabilitation, payment of salaries, public relations, security guards, etc.)
- Accidental death and dismemberment
- Threat response expenses
- Disappearance investigation expenses
- Recall expenses
- Crisis response fees - Unity Advisory Group (Unlimited)

Optional Coverages

- Travel / expatriate security evacuation
- Loss of earnings
- Workplace violence expenses
- Workplace violence accidental death and dismemberment
- Child abduction
- Value of recalled / destroyed products
- Insured persons amended to include independent contractors, consultants, trustees, students, interns, volunteers or as needed

Highlights

- Capacity: Up to € 25 million or currency equivalent
- Policy periods up to 36 months
- 24-hour crisis hotline
- Worldwide coverage
- Coverage can be secured on a short-term basis, for individual trips or for an entire organisation, including relatives and guests of insured persons
- Policy can be issued under a code name to preserve confidentiality
- Submissions can be quoted next day of receipt
- Indications available based on preliminary underwriting data
- Ability to offer tailored policies for a variety of risks, including but not limited to: religious institutions, educational facilities, hospitals and charitable organisations
- No minimum premium requirements
- No deductibles required on most risks
- Immediate access to Unity Advisory Group's consulting services across a variety of topics relating to security and executive protection

A key feature of our kidnap and ransom coverage provides our clients with unlimited fees and expenses for crisis response and direct 24/7 access to a leading crisis management company, Unity Advisory Group. In the event of an incident they will deploy a crisis response team immediately.

Kidnap and extortion have the impact to be both emotionally and financially devastating. In today's reality they present risks one cannot afford to ignore.

Frequently Asked Questions*

What happens if the victim is kidnapped and the demand is made against the family, not the employer?

The policy will respond regardless of whether the ransom demand is made to the employer or to the family of the covered victim. This is called personal assets coverage.

Does the victim need to be travelling on company business in order for the policy to respond?

The policy responds on a worldwide basis, regardless of whether covered persons are travelling on business or pleasure.

What happens if a covered incident happens at night or on a weekend?

Tokio Marine HCC policyholders are provided with 24/7 access to a telephone crisis line. They will put you into immediate contact with Unity Advisory Group's network of highly trained professionals who stand ready to assist on a worldwide basis.

Are relatives and guests covered?

Although Tokio Marine HCC policies can be individually tailored, most policies covering a policyholder's employees also extend coverage to the employees' relatives and guests (as defined in the policy).

How many events are covered per policy term?

Several events may be covered under the same policy term as long as the policy aggregate limit is not exhausted. If the policy purchased has no aggregate, the only limitation is the limit per event. That means that policy limits apply to each incident, regardless of how many persons are kidnapped in connection with one event.

Does Tokio Marine HCC offer coverage on an excess follow-form basis?

Yes, we can offer its full € 25 million capacity on an excess follow-form basis. This approach is particularly useful for brokers looking to place large limits in excess of any one carriers' capacity.

Does the policy pay on a policyholder's behalf or is payment made on a reimbursement basis?

The coverage will reimburse the policyholder for claims made in case of a covered incident. The policyholder will also be reimbursed for any reasonable expenses, including interest charges incurred in connection with a loan to pay a ransom, as well as other critical related expenses.

In addition, the crisis response fees and expenses of Unity Advisory Group in connection with covered incidents are paid directly by Tokio Marine HCC; and, unless the policy is otherwise amended, the policy provides unlimited coverage over and above basic policy limits for these expenses.

*This page is designed to provide a concise overview of the provisions that have been the subject of frequent enquiries. It is not designed to replace the policy itself. For a full description of applicable provisions, please consult the policy wording.

Contact Us

Barcelona

Tokio Marine HCC
Torre Diagonal Mar
Josep Pla 2, Planta 10,
08019 Barcelona, Spain
Tel: +34 93 530 7300

Munich

Tokio Marine HCC
Rindermarkt 16
80331 Munich, Germany
Tel: +49 89 3803 4640

kandr@tmhcc.com

A member of the Tokio Marine HCC group of companies

Tokio Marine HCC is a trading name of HCC International Insurance Company plc (HCCII), Tokio Marine Europe S.A. (TME) and HCC Underwriting Agency Ltd (HCCUA), members of the Tokio Marine HCC Group of Companies.

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The policyholder will always be informed of which insurer in our group will underwrite the policy according to jurisdiction.

Not all coverages or products may be available in all jurisdictions. The description of coverage in these pages is for information purposes only. Actual coverages will vary based on local law requirements and the terms and conditions of the policy issued. The information described herein does not amend, or otherwise affect, the terms and conditions of any insurance policy issued by Tokio Marine HCC Group of Companies. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.