

Protect Your Business and Your People with a **Kidnap, Ransom, and Extortion Policy**



Why do you need a Kidnap, Ransom, and Extortion Policy?

Kidnapping for ransom and extortion are chronic problems because they can provide a lucrative opportunity for the perpetrator. If your employees frequently travel to locations where kidnapping is common, an insurance policy can assist in ensuring the safety of your employees and protecting your business from loss. Your policy may include assistance with negotiations and evacuation in addition to covering losses.

Policy features may vary by carrier.

What Does a Kidnap, Ransom, and Extortion Policy Cover?

Ransom Payments and Interest

A Kidnap, Ransom, and Extortion Policy can cover expenses that your business incurs when paying a ransom demand, including both the ransom payment itself and any fees or interest incurred on loans that are used to fulfill the ransom demand.

Crisis Management and Support Services

Your policy may also cover the cost of hiring additional services or consultants to assist with the ransom and negotiation process. The policy also provides you with those services directly: some providers offer their own crisis management consultants and negotiators who may be used in a kidnapping situation.

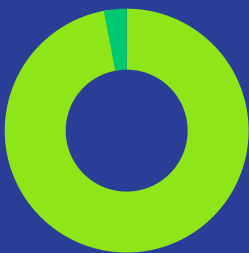
Public Relations

Many kidnapping situations can attract media attention and public scrutiny, which can impose additional costs and stress on your company. Your policy may cover the public relations costs that your company might incur in the aftermath of a kidnapping.

Lawsuits

Your business could also face future damages as a result of a kidnapping if the employee who was kidnapped pursues legal action. An employer-purchased Kidnap, Ransom, and Extortion Policy can cover the legal fees associated with these lawsuits.

Is your business adequately covered?



97% of kidnapping cases are successfully resolved if handled by a professional negotiator.