



# Protecting human, financial and reputational risks against kidnap, extortion, hijack and associated threats.

In an uncertain world, **kidnap and ransom insurance** can provide protection against many of the risks facing organisations and individuals who travel and trade globally. These risks are exacerbated by:

- duty of care to employees and dependents;
- managing reputation during a crisis;
- protecting financial assets.

The cover provides immediate and expert response to help manage the varied challenges of a crisis.

## Who are we?

- Hiscox is the world's largest provider of specialist kidnap, hijack, detention and extortion insurance.
- We have over 20 years' experience in this class of insurance.
- We cover individuals, families and companies against all forms of extortion and can protect your assets from illegal demands as well as the associated expenses.
- Hiscox is the only insurer in the world to retain the response services of Control Risks, the leading independent specialist risk consultancy.

## Our claims record

The Hiscox team of underwriters has settled over 3,000 claims during the past 20 years. We are proud of the fact that we have never faced litigation or arbitration over any of our claims, reflecting a philosophy to always deliver on our promise.

## Who should hold a Hiscox K&R policy?

- multinational companies of all sizes operating in high risk regions of the world;
- charities and NGOs;
- security companies;
- shipping companies;
- key executives working in commercially sensitive positions;
- individuals whose wealth or fame may attract the attention of criminals.

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## Protection

### The cover

Our policy provides protection against:

- kidnap;
- extortion – including threats to kill, injure, abduct or to damage property, including cyber assets;
- illegal detention;
- hijack.

**Extensions to cover** are available:

- loss of earnings cover, including as a result of a cyber extortion;
- evacuation due to sudden political emergencies;
- express kidnap;
- general threat response expenses;
- child abduction cover;
- hostage crises;
- mysterious disappearance.

We will **reimburse** all covered costs up to the policy limit including but not limited to:

- ransom;
- confiscated or stolen ransom;
- additional expenses – including legal and medical fees;
- legal liability costs;
- Control Risks fees and expenses are paid directly on an unlimited basis.

## Response

### Control Risks

- Founded in 1975, Control Risks has advised clients on the resolution of thousands of kidnap and extortion cases, worldwide.
- Dedicated team of 19 full-time consultants, available for immediate deployment in response to a crisis anywhere in the world.
- World leading database of kidnap and extortion cases, supported by a team of analysts to provide information and insight.
- Global network of offices with trained specialists to support clients on the ground.

## Prevention

### Global risk data

Global risk data is a website that serves as a hub for the very latest news and insight on the dangers posed by kidnap, extortion, piracy and other associated dangers. It offers advice on kidnap prevention, country risk ratings and details on previous incidents in every country around the world.

Hiscox Syndicate 33 has an A (Excellent) Syndicate rating from A.M. Best. Hiscox Syndicates also benefit from Lloyd's own ratings, A (Excellent) from A.M. Best, A+ (Strong) from Standard & Poor's and AA- (Very strong) from Fitch. 13385 05/15

## Find out more

kr.london@hiscox.com  
www.hiscoxlondonmarket.com

Hiscox 1 Great St Helen's London EC3A 6HX  
T +44 (0)20 7448 6000 F +44 (0)20 7448 6900

