



SPECIAL RISKS

KIDNAP AND
RANSOM
INSURANCE



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PROTECT WHAT
MATTERS MOST



The threat to your business

Your company might design a product in the UK, manufacture it in China, and distribute it in Mexico, South Africa and Pakistan. As well as the logistical, regulatory and cultural challenges of doing business overseas, there is also a real kidnapping, extortion and detention risk in many of these territories. Even in countries where such risks are minimal, one disgruntled man with a gun and a cause can fundamentally threaten your brand and reputation.

Security and support from Hiscox

As your business enters new territories, responsibility for risk mitigation and crisis response is not left at the border. You can count on Hiscox, the global market leader in specialty security insurance, to provide the expertise and resources that enable you to handle a kidnap, hostage-taking or other crisis wherever your business takes you; minimising loss of life and the collateral damage to your company's morale, reputation, operations and finances.

Who we are

Hiscox is the world's largest provider of security related insurance, writing over half of the world's specialist kidnap and ransom coverage.

Why work with us?

We have helped policyholders manage over 4,000 security threats during the past 20 years, giving us the unique ability to help you navigate the most difficult of claims scenarios while helping you comply with domestic and international laws and legal requirements. Hiscox is the only insurer to have a team dedicated to handling these highly sensitive and complex claims.

Who buys from us?

Fortune 500 firms to small private businesses and institutions anywhere in the world.



What we offer

Hiscox's market-leading kidnap and ransom policy delivers a world class crisis and security team when you need it and where you need it, along with the resources required to assess, mitigate and recover from critical security threats including:



assault



disappearance



ransomware and cyber extortion



hostage crisis



kidnap for ransom



child abduction



political kidnapping/detention



express kidnap



extortion and product extortion



virtual kidnap



threats



political evacuation

Covered losses typically include:

- Control Risks assistance fees
- ransom monies
- confiscated or stolen ransom
- legal liability
- reasonable and necessary expenses
- death or dismemberment benefit
- loss of revenue
- evacuation costs

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Access to Control Risks

Hiscox provides you with exclusive access to Control Risks – the security partner of choice for most of the global Fortune 500 as they seek to succeed in hostile and complex environments. Our investment in this exclusive relationship demonstrates our serious commitment to the coverage we provide and the service we offer our clients.

Control Risks has over 40 years of experience in the field of resolving cases of kidnapping-for-ransom, piracy, extortion, threat and illegal detention. They are available to support your team with 20 full-time specialist response advisors – more than the rest of the entire market combined. You are further supported by an additional 59 certified salaried consultants, providing initial assistance out of their 36 global offices while response advisors are deployed.



- All 79 personnel are full-time, salaried employees. Response never subcontracts.
- Response consultants are assigned to Response, are centrally managed from London and only work on response cases, averaging ten cases per year, per consultant.
- Response referents are selected and trained by Response to serve as back-ups and serve as subject matter experts for pre-incident training and consultation.
- Response handholders are trained specifically to assist clients at the site-level when response consultants are in transit.

Access to Control Risks

While each event is unique, typical services provided to policyholders during an acute crisis can include:

-  assessment of threat
-  executive protection
-  negotiation advice
-  site and mobile security review
-  investigation services
-  law enforcement/government liaison services
-  crisis communications
-  business continuity and workforce support
-  evacuation assistance
-  identification of legal obligations and liabilities
-  family support and victim rehabilitation
-  forensic examination
-  digital forensics
-  product recall support

Timing and nature of services provided by Control Risks – in those circumstances that require it, such as an insured event that resulted in the death or injury of insured persons or imminent threat, Control Risks will provide telephone advice concurrent to the deployment of a consultant(s) to the incident location and/or corporate head office to assist in managing the insured event. All other services will be provided as soon as is reasonably practicable and will be subject to compliance with local laws.

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