

KIDNAP/RANSOM, EXORTION & DETENTION INSURANCE

Kidnapping, Extortion and Detention are real dangers for companies operating both overseas and in domestic markets. The threat is often overlooked, but the damage it can inflict on a business can be financially devastating. With the rising number of kidnappings of professionals and executives world wide, firms should consider the coverage for key personnel who travel regularly.

KIDNAP/ RANSOM	<ul style="list-style-type: none"> Reimburses the policyholder for ransoms paid following an actual or alleged kidnapping of an Insured Person, Relative or Guest.
DETENTION	<ul style="list-style-type: none"> Reimburses the policyholder for the salary of an Insured Person, Relative or Guest who is the victim of a detention, as well as certain expenses incurred by the policyholder.
EXTORTION BODILY INJURY	<ul style="list-style-type: none"> Reimburses the policyholder for ransom paid following the receipt of a threat to kill, injure or kidnap an Insured Person, Relative or Guest.
EXTORTION PROPERTY DAMAGE	<ul style="list-style-type: none"> Reimburses the policyholder for ransom paid following the receipt of a threat to cause physical damage or loss to the Insured's products or property.
CRISIS RESPONSE	<ul style="list-style-type: none"> Provides 24-hour emergency assistance anywhere in the world free of charge.

The Kidnap/Ransom, Extortion, & Detention Insurance Program is underwritten by insurance companies rated "A" (Superior) or better by A.M. Best. This rating is a gauge to measure the carrier's financial stability, underwriting integrity, and claims-paying ability.

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