

WITH THE EXPANSION OF THE GLOBAL MARKETPLACE, THE RISKS ASSOCIATED WITH INTERNATIONAL BUSINESS TRAVEL AND FOREIGN OPERATIONS HAVE MADE THE POSSIBILITY OF KIDNAP OR EXTORTION FOR RANSOM A VERY REAL THREAT FACED BY INDIVIDUALS, BUSINESSES AND ORGANIZATIONS AROUND THE WORLD.



For further information, please contact:

SOPHIE STREZOS-EGNATIS
Vice President
Business Development
Direct Line: (416) 408-5465
egnatiss@simmlands.com

480 University Ave.
Suite 1100
Toronto, Ontario
M5G 1V2

Main Line: (416) 408-1900
Facsimile: (416) 865-0834



KIDNAP, DETENTION, EXTORTION AND HIJACK PROTECTION

The repercussions of such insured events are many, affecting not only the victim, but also their families, employers and colleagues. It is a delicate balancing act trying to secure the release of a victim, coping with the loss of a key employee and maintaining business continuity while managing the emotions of the victim's family and dealing with local and national law enforcement agencies, relevant governments and the media.

Consequently, adequate protection against these events in the form of **insurance through Lloyd's**, the world's leading special risk insurer, and **access to specialist crisis management support** is essential and should be an integral part of every company's crisis management plan.

CRISIS MANAGEMENT - ASI GLOBAL LLC

The most important benefit of our coverage is the immediate priority access to ASI Global, a specialist crisis management company providing advice and support throughout the incident. ASI Global will act independently of the Insurer, with their sole priority being the hostage's safe release. Included in coverage is a **free subscription to ASI Essentials**, an on-line service that provides information and security advice on over 300 top travel destinations around the world.

In addition to **priority access to ASI Global LLC**, our product provides **a complete insurance solution**:

INSURED EVENTS

- **Kidnap**
- **Detention**
- **Extortion** including threats to:
 - ✓ Kill, injure or abduct a covered person
 - ✓ Cause physical damage to or loss of property
 - ✓ Disclose, disseminate or utilize proprietary information
 - ✓ Introduce a computer virus
 - ✓ Contaminate, pollute or render your products substandard
- **Hijacking** on any aircraft, motor vehicle or waterborne vessel

INSURED LOSSES

- **Ransom payments or loss of ransom in transit**
- **Fees and expenses for:**
 - ✓ Response consultants
 - ✓ Independent negotiators
 - ✓ Rewards for information
 - ✓ Public relations consultants
 - ✓ Independent forensic analysts
 - ✓ Security guards at incident site
 - ✓ Travel and accommodation
 - ✓ Interest on loans
 - ✓ Communication
 - ✓ Legal advice
 - ✓ Interpreters
- **Salaries of:**
 - ✓ the kidnapped or detained person
 - ✓ the replacement of the victim
 - ✓ other employees specifically designated to assist in negotiating
 - ✓ a family member who leaves their employment to assist in the negotiation



- **Post-incident benefits:**
 - ✓ Personal accident loss schedule
 - ✓ Psychiatric, medical and dental care
 - ✓ Rest and rehabilitation
 - ✓ Cosmetic or plastic surgery
 - ✓ Job re-training for victims
- **Legal liability coverage**

OPTIONAL COVERAGE EXTENSIONS

Product Recall and Destruction
Computer Virus
Emergency Political Repatriation and Relocation
Threat Response
Loss of Earnings
Child Abduction

POLICY FORMS

- Available in both in **Corporate** or **Individual/Family** policy forms. Coverage can be purchased as a stand-alone policy or as an option under the **Management Shield** program.



For more information on our products and services, please visit:

www.simmlands.com