



## Travelers Wrap+ Kidnap and Ransom Coverage

In today's uncertain political climate, conducting business internationally as well as within the boundaries of the United States has become more dangerous. If you or your employees travel domestically or overseas, maintain offices outside of the United States, have trade secrets that are vital to the organization or simply use computers, you are vulnerable to kidnap or ransom. Some estimates suggest that more than 30,000 hostile events occur each year and such occurrences are on the rise.

### Why you need protection

A little known fact: Out of the more than 30,000 reported kidnappings each year, over 70 percent are resolved by ransom payments.\* Yet, even where no ransom is involved, expenses may include the fees for negotiators, investigators, attorneys, public relations professionals, forensic analysts and security guards. In addition, there may be reward money, interest on loans and extensive medical costs not covered by traditional insurance plans.

### Claim scenarios

#### Kidnapped for ransom – \$663,500

The president of a company was kidnapped in the company's parking lot and held for five days before a ransom demand was paid. The company had no insurance and incurred interest costs of one percent over prime to secure a loan for the \$650,000 ransom demand. In addition, they had to pay a \$2,000 per day fee plus expenses for an independent negotiator, \$500



per day for the recording equipment used to obtain the president's release, and \$200 per day for extra security guards hired to protect the president's family.

#### Threat of violence – \$4,000,000

A company received a series of threats, including a photocopy of a gun, notes containing threats of violence against specific employees, and phone calls including recordings of gunshot sounds. The perpetrator(s) initially demanded as much as \$50,000 to stop the threats. In addition, a private security consultant was hired to analyze the notes, protect the premises and the threatened individuals, and set up a drop site for the money demanded. The threats continued for over three years without any occurrence of violence. The cost of the private security firm's activities eventually exceeded \$4 million.

## Travelers Wrap+<sup>®</sup> Kidnap and Ransom Coverage

### Risk Management PLUS+ Online<sup>®</sup>

All of the Wrap+ coverages include Risk Management PLUS+ Online at no additional cost to you. Delivered via a dynamic, web-based platform, it is your one-stop resource, providing a comprehensive set of tools that will help protect your organization from costly litigation, including:

- Quarterly reports on acts of kidnapping and extortion that have occurred around the globe
- ASI Global professional crisis response firm, providing prevention and pre-incident services, as well as dedicated, local crisis management for Travelers clients and families worldwide
- ASI Essential online reports, which provide threat ratings, safety, health and cultural information and detailed city and country overviews in a concise format

To learn more about Risk Management PLUS+ Online, visit [rmlusonline.com](http://rmlusonline.com).

### Facts about ASI Global

ASI Global is one of the world's leading independent risk consulting firms. Founded in 1989, the company offers a broad range of investigative, intelligence, security and technology services. ASI Global:

- Hand picks seasoned professionals from law firms, special operations forces, law enforcement and intelligence agencies

\*\*A.M. Best's rating of A+ applies to certain insurance subsidiaries of Travelers that are members of the Travelers Insurance Companies pool; other subsidiaries are included in another rating pool or are separately rated. For a listing of companies rated by A.M. Best and other rating services visit [www.travelers.com](http://www.travelers.com). Ratings listed herein are as of June 3, 2008, are used with permission, and are subject to changes by the rating services. For the latest rating, access [www.ambest.com](http://www.ambest.com).

- Maintains a network of highly trained specialists in cities around the world, people who can respond to your needs 24 hours a day, seven days a week

For more information about ASI Global, visit [asiglobalresponse.com](http://asiglobalresponse.com).

### An experienced market leader

- Since 1853, we've provided effective insurance solutions to a wide range of industries
- A.M. Best has assigned Travelers a financial strength rating of A+\*\*
- With over 50 offices, we possess national strength and local presence
- Our dedicated claim group offers extensive industry and product knowledge

### Get the protection you need, today and tomorrow

To learn more about our kidnap and ransom coverage or ASI Global, talk with your independent insurance agent or visit [travelersbond.com](http://travelersbond.com).



Travelers Casualty and Surety Company of America and its property casualty affiliates  
One Tower Square  
Hartford, CT 06183

[travelersbond.com](http://travelersbond.com)

.....  
This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

© 2009 The Travelers Companies, Inc. All rights reserved. 59397 Rev. 2-09