



Travelers Wrap+® Kidnap and Ransom Coverage Checklist

Why your clients need our protection

If your clients travel domestically or overseas, maintain offices outside of the United States, have trade secrets that are vital to their organization or simply use computers, they 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.

These criminal situations have the potential to endanger an organization's employees and their families, disrupt business operations and drain resources. Few people realize that 70 percent of kidnappings are resolved by ransom payments.* Furthermore, kidnap, extortion, detention or hijack situations can literally be a matter of life or death. A victimized company needs experts on its side to help navigate the difficult path toward resolving such an incident. Travelers Wrap+ Kidnap and Ransom Coverage will not only cover ransom monies and the numerous costs associated with the incident, but also, and perhaps most importantly, provide the support and guidance of crisis response firm ASI Global, at no additional cost.

	Wrap+ Their Policy		Wrap+ Their Policy
Dedicated limits of insurance for kidnap and extortion for ransom		Expense reimbursement associated with an insured event:	
These limits of insurance are not shared for an insured event:		• Fees for independent negotiators, interpreters, forensic analysts, legal services, public relations consultant	✓
• Kidnap for ransom	✓	• Rewards	✓
• Extortion for ransom	✓	• Travel and accommodation costs	✓
• Detention and hijack	✓	• Salary of a kidnapped, detained or hijacked employee	✓
• In transit/delivery	✓	• Rest and rehabilitation expenses	✓
• Rest and rehabilitation expenses	✓	• Interest costs for ransom loans	✓
• Personal accident	✓	• Fees for security guards	✓
• Additional expenses	✓	• Fees for necessary medical services	✓
• Legal liability	✓		
Loss of ransom monies – reimbursement of corporate and personal asset ransom money – the perils:		Special coverage features for peace of mind protection:	
• Kidnap	✓	• Personal accident coverage for loss of life and bodily accident and disablement	✓
• Bodily injury extortion	✓	• Legal liability coverage for awards, judgments, attorneys fees resulting from an insured event such as a hostage retrieval operation	✓
• Property damage extortion	✓	• Fees and expenses of the crisis response firm are paid directly by Travelers and they do not erode the insuring agreement limits of insurance	✓
• Products extortion	✓		
• Trade secrets extortion	✓		
• E-commerce extortion (including computer virus)	✓		
• Confiscation, destruction, disappearance or wrongful appropriation during ransom money delivery	✓		

*Lloyds of London

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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:

- Provides global consultancy to help you reduce your exposure and protect employee assets
- Hand picks seasoned professionals from law firms, special operations forces, law enforcement and intelligence agencies
- 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
- Provides ASI Essentials, an abbreviated online report on cities around the world, including 50 of the top U.S. destinations. Each ASI Essentials briefing includes:
 - Destination threat rating
 - City and country overview
 - Security situation
 - Assessment of local police capabilities
 - Airport and hotel information
 - Fire safety
 - Communications
 - Cultural tips
 - Health issues
 - Emergency contact information (embassy and consulate information for six different nationalities)

For more information about ASI Global, visit asiglobalresponse.com.

Travelers Wrap⁺
Help your clients get the protection they need, today and tomorrow



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