KIDNAP RANSOM & EXTORTION

WORLDWIDE COVERAGE

www.AtlasUnderwriters.com
Benefits

- Kidnap Ransom Payment
- Extortion Ransom Payment
- Wrongful Detention
- Hijacking
- Loss in Transit of Payment
- Legal Liability
- Death/Dismemberment
- Medical, Psychiatric & Rehabilitation
- Evacuation and Repatriation
- Crisis Consultant Fees & Expenses
- Child Abduction
- Personal Financial Loss
- Salary Reimbursement
- Reward to Informants
- Cost of Temporary Security Measures
- Legal & Interpreter Fees
- Forensic Analysis
- Independent Crisis Negotiator
- Public Relations Consultant
- Travel & Accommodations
- Other Necessary Expenses

TAILORED COVERAGE TO MEET YOUR SPECIFIC INSURANCE NEEDS

100% REINSURED BY LLOYDS
As businesses continue to expand operations internationally and take on a more global dimension, the protection of key personnel, employees, and trade secrets must be carefully analyzed by management. With Kidnapping & Extortion becoming much more widespread and ransom demands reaching upwards of $100 million, today’s multinational corporations and international citizens are at increased risk.

Kidnap Ransom & Extortion insurance provides a broad range of benefits and services for individuals and companies operating in both domestic and foreign markets, especially in high-risk areas around the world, such as Mexico, Colombia, Venezuela, the Middle East, as well as some parts of the Asia and Eastern Europe. Kidnap Ransom & Extortion policies offer coverage against the risk of a kidnap, extortion, wrongful detention, and other such events.

The insurance protection is provided through a combination of financial indemnification and expert crisis management. A typical policy can cover items such as ransom payments, hostage negotiations, medical and psychiatric care, loss of income, consulting fees, family counseling, rehabilitation and many other related expenses.

These policies can also cover personal accident losses caused by a kidnap or hijacking; which includes death, dismemberment, and permanent total disability.

Kidnap Ransom & Extortion not a New Concept

KR&E Insurance has been around since 1932. It was first offered by Lloyd’s of London, after the Lindbergh baby was kidnapped, however it was only offered to a small number of people and companies fitting certain criteria such as great wealth. A lot has changed since 1932; more companies and individuals are realizing the importance of managing these risks to help mitigate the substantial costs associated with a ransom or extortion payment. Today, Kidnap for ransom is big business and kidnappers and extortionist do not discriminate.

Due to globalization of economies, multinational corporations need to prepare for the possibility of attacks virtually anywhere in the world.
Who is Eligible for Coverage

Any for-profit company, non-profit or religious organization, association or academic institution is eligible for coverage. KR&E policies are also available to high net worth individuals, company directors/officials, government officials, famous & media personalities or any individual working in what is considered a high risk area of the world.

Coverage can be extended to include immediate & extended family members, domestic partners, and even the person negotiating and delivering the ransom payment.

Types of Events/Demands Covered with KR&E

Kidnapping
The illegal taking and holding captive of a person for the demand of a ransom as a condition for release.

Extortion
A threat made for the demand of ransom against an individual, property, assets, trade secrets, product or sensitive computer data

Wrongful Detention
The holding of a person against their will or under duress for whatever reason

Hijack
the illegal holding of a person against their will or under duress while traveling in an aircraft, motor vehicle or any other form of public or private transportation

Top 20 kidnapping countries in 2013

1: Mexico
2: India
3: Nigeria
4: Pakistan
5: Venezuela
6: Lebanon
7: Philippines
8: Afghanistan
9: Colombia
10: Iraq
11: Syria
12: Guatemala
13: Yemen
14: Libya
15: Egypt
16: Brazil
17: Kenya
18: Nepal
19: Malaysia
20: South Africa
**Most Common Outcomes**

The majority of kidnap cases end with the ransom being paid. The safety of the victim is of principal concern and authorities in most countries use the rescue as a last resort. The average percentage of deaths occurring after a kidnapping is around 9%. The percentage of deaths are drastically lowered when experienced crisis management firms handle are involved. Most of the deaths occur at the time of abduction rather than during negotiation.

**Common Kidnap Victims**

- Non-Professional Employees: 38%
- Dependents: 27%
- Tourists Aid & Religious Workers: 12%
- Media Personalities: 9%
- Government Officials & Security Personnel: 8%
- Business Executives: 4%
- Professionals Including Journalists: 2%
- Ranchers: 1%

**Ransom Demands Are On the Rise**

Over the last ten years, Ransom demands have increased dramatically. Prior to the 1970s, very rarely did ransom demands reach $1 million. Today, that sum can be in upwards of $100 million in some kidnaping cases. Carrying KR&E insurance is a viable and practical way of transferring the enormous financial risk associated with such events.
Crisis Management & Response Consultants

Kidnap Ransom & Extortion insurance does not only provide the funding mechanism for the ransom, but more importantly these policies give clients access to crisis management response teams, who’s primary objective is a quick and safe release of the victim. These trained professionals have extensive knowledge of the crisis area, local laws and issues.

Qualified in fields such as threat assessment, crime investigation, hostage negotiation, and extortion techniques allows them to lend vast years of experience and support to correctly deploy tactical options and strategies to the resolution of the crisis.

Through our partnership with top insurance providers our clients have access to some of the premiere crisis management firms.
Why Atlas Underwriters?

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Atlas Underwriters through its subsidiaries offers some of the best Kidnap Ransom & Extortion solutions. We have partnered with many of the largest KR&E insurance providers in the world to ensure the most comprehensive coverage for our clients.

Worldwide protection you can count on: Our experience working with some of the largest KRE insurance providers allows us to help our clients to find the best coverage options to best fit their needs. Our clients can be confident their policy will respond swiftly and effectively in any crisis. Our team of insurance professionals works with each client to develop and tailor every aspect of the insurance policy.

Access to Premier Crisis Management Consultants: Choosing the Atlas Financial Group, Corp for KR&E insurance needs gives each client exclusive access to some of the premiere crisis management & Response companies.

When offering quotes from the top insurance carriers in the market client confidentiality is a top priority!
Lloyds of London is considered the premier insurance and reinsurance market in the world. Formed in 1689 in a London coffee shop, Lloyds has over 300 years of knowledge and expertise in the international insurance markets. It is not like any other traditional insurance or reinsurance company, it is actually made up of various members which come together to form underwriting syndicates to pool and spread the various underlying risks. There are close to 300 Lloyd syndicates worldwide, each specializing in a particular type of risk. It is this vast network of members which consists of individuals and corporations that gives Lloyd unmatched financial strength to insure in over 200 countries worldwide.

And because of our association with Lloyds of London, any one of our products that are under Lloyd’s umbrella is extended the same financial stability consistent with the Lloyds market.

Lloyd’s Financial Market Ratings

A+ (Strong)

STANDARDS & POOR’S  A+ (Strong)
FITCH RATINGS  A+ (Strong)

A (EXCELENT)

A.M BEST  A (EXCELENT)
CONTACT INFORMATION

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