



Hiscox Kidnap and Ransom Insurance

Protect what matters most

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Control Risks

Hiscox and Control Risks in partnership.

Keeping people and businesses safe against the threat of malicious detention, extortion, crime, hijack, illegal threats, and other complex crises.

Corporations, wherever they are in the world, want the ability to travel, trade and grow. But taking advantage of new opportunities brings new threats to their people, assets and reputations. The changing nature of these threats, often highly complex and shaped by unstable security and political environments, means that there will always be uncertainty.

Comprehensive cover and expert assistance in an uncertain world

To help deal with that uncertainty, whether for a small business or a multinational corporation, kidnap and ransom insurance, delivered through the trusted combination of Hiscox's protection and Control Risks' world-class response services, covers a wide range of crisis events.

Every business has a duty of care to its employees and their families; to respond when their safety is threatened. If something should happen, few organisations have the internal resources and capabilities to bring a volatile and potentially dangerous situation such as the kidnap of a colleague or an incident of workplace violence to a successful and safe conclusion.

Kidnap and ransom insurance not only provides peace of mind, it also creates the opportunity of operating or working in more complex parts of the world, secure in the knowledge that protection is just a phone call away. Crisis events like kidnap or extortion are not limited to volatile security environments or emerging markets either but can, and do, happen in stable countries and regions.

Hiscox Kidnap and Ransom Insurance

✓ Kidnap and ransom	✓ Hijack
✓ Extortion	✓ Express kidnapping
✓ Missing person	✓ Virtual kidnapping
✓ Malicious or illegal detention	✓ Child abduction
✓ Illegal threats	✓ Political or security related evacuations
✓ Assault	✓ Hostage crisis scenarios
✓ Workplace violence	✓ Stalking

Why choose Hiscox and Control Risks?

Our exclusive 30-year partnership with Control Risks allows us to combine renowned insurance expertise with unparalleled security risk and crisis management capability to protect what matters most to our clients.

Together we have set the benchmark for crisis support for all forms of corporates, from the largest multinationals to the smallest companies, as well as some of the wealthiest people in the world; helping our policyholders to manage thousands of crisis events, including complex security and integrity issues.

From the moment a policyholder contacts Control Risks' in-house Global Risk and Operations Centre, available 24/7, they will have the benefit of world class crisis management support. From the provision of executive crisis management team advice, to sitting alongside a family member negotiating with kidnappers, Control Risks' response consultants and wider team provide expert guidance, guaranteeing clients the highest calibre of support and confidentiality during the time of crisis and beyond.

World-class insurance

Hiscox is the world's largest provider of special security risks insurance. With a focus on kidnap, hijack, detention and extortion scenarios, Hiscox has settled more than 3,500 crisis-related claims. We understand that the risks our clients face today will not be the same risks they face tomorrow, making it our job to innovate and provide insurance solutions that clients can rely on to safeguard their future.

World-class response

Control Risks fields the largest and most experienced crisis response team in the world. With a global network of 4,500 staff, supporting 21 specialist response consultants available to deploy anywhere in the world and a further 47 trained handholder consultants located across 38 offices, operating in 40+ languages, Control Risks has built-up over 58,200 case days of experience, advising clients on more than 4,650 crisis incidents in 147 countries.

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Readiness, response and recovery

Hiscox Kidnap and Ransom Insurance provides a blended approach to managing risk, from the prevention of incidents, 24/7 response to insured events and indemnity to help in your recovery.



Readiness

Global Risk Data provides an invaluable knowledge hub for the latest news and insight on the risks covered; offering advice on kidnap prevention, country risk, as well as details on previous incidents in every location around the world. Policyholders could also qualify for an enhanced risk mitigation allowance of up to 20% of their premium spend. Eligible policyholders can reinvest this allowance in additional security related services, which could help protect them from future risks.



Response

Control Risks has advised clients on the successful resolution of thousands of kidnap and extortion cases. In the event of an insured incident occurring anywhere in the world, an expert Control Risks consultant will be deployed to provide advice and assistance to help achieve the safe resolution of the incident. Control Risks' fees and expenses are covered on an unlimited basis by the policy, providing the policyholder with the comfort that they will be supported for as long as it takes to resolve the incident.



Recovery

Kidnap and ransom insurance will reimburse all covered costs associated with an insured event (up to the policy limit):

- ransom costs including confiscated or stolen ransom;
- additional resolution expenses e.g. cost of public relations;
- liability costs arising out of the incident;
- death or injury (sub-limit);
- reasonable rest and rehabilitation (sub-limit).

Kidnap and ransom insurance extension

Personnel Security Plus cover

Personnel Security Plus provides crisis management services to organisations and their employees in three phases – **readiness**, **response** and **recovery**.

Personnel Security Plus is not just for employees operating in high-risk territories; many of the risks covered such as workplace risk, cyber stalking and civil commotion can and do take place in stable, developed countries.

- As part of the **readiness** phase, Personnel Security Plus provides access to Control Risks' 24-hour Global Risk and Operations Centre for immediate advice and support. Other services include research and analysis conducted by geo-political, security, and cyber analysts, as well as web and social media scanning relevant to a threat or insured event.
- Crisis management. In the **response** phase to an incident, Personnel Security Plus policyholders will benefit from the immediate engagement of crisis management experts, either remotely, to their location or other agreed location. In addition, support and guidance will be provided in areas like stakeholder communication and contingency planning.
- Recovery and post-incident support and advice. For the **recovery** phase, Personnel Security Plus can provide post-event security awareness training for affected insured persons.

Personnel Security Plus benefits

- Crisis management cover for 22 different perils that could impact employees.
- Extended personal protection for employees beyond a kidnap and ransom policy.
- Avoid or mitigate the impact of an insured event on people and the organisation.
- Help recover and resume normal business operations as quickly as possible.
- Help meet an organisation's duty of care responsibility for their employees.
- The support and advice of Control Risks – the special risk consultancy, with over 40 years' crisis response experience.
- The financial security, crisis management and claims experience of special risks insurer Hiscox.

If you have a client that you feel could be exposed to any of the risks covered here, why not find out more about how Hiscox can be an invaluable partner in a crisis by visiting [hiscoxlondonmarket.com](https://www.hiscoxlondonmarket.com).

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