



TOKIO MARINE
HCC



Kidnap and Ransom Insurance

Educational Institutions

Working with brokers, underwriters at Specialty Group, a member of Tokio Marine HCC, can design a tailored program that addresses the wide range of exposures facing educational institutions and the employees, trustees, students and faculty that represent them worldwide.



Why Educational Institutions are at Risk:

- Increasing number of study abroad programs and service trips in frontier and unstable regions
- High name recognition and overall public presence can create a more visible and attractive target
- Vulnerable cyber networks containing confidential information, including but not limited to faculty or student research and personal information
- Students abroad can be less cognizant of surrounding security concerns

As educational institutions look to increase their global presence and offerings by expanding abroad, the escalating threat of kidnaps, extortions and illegal detentions has emerged as a significant peril. Coupled with the existing risks at home and the vulnerability of their cyber network, it is vital that these institutions protect themselves, their employees, trustees, students and faculty from the physical and emotional harm, financial consequences and negative publicity that can accompany an incident of this nature.

Coverages Specialty Group Can Provide:

Covered Events

- Kidnapping
- Express kidnapping
- Hijacking
- Detention
- Extortion
- Threat
- Disappearance

Covered Losses

- Ransom and ransom lost in transit
- Surrendered personal belongings
- Legal liability
- Additional expenses (including medical expenses and salary)
- Accidental death and dismemberment
- Threat response expense
- Disappearance and investigation expenses
- Recall expenses
- Crisis response fees of Unity Resources Group

Optional Coverages

- Travel / expatriate security evacuation
- Loss of earnings
- Workplace violence expenses (including AD&D)
- Child abduction
- Emergency medical evacuation

Crisis Response Services

- Dedicated 24/7 crisis line with direct access to Unity's Response Operations Center and team of 50+ analysts
- Advice to clients, reports, assessments and a full complement of preventative solutions
- Local third party liaison and coordination, including law enforcement and government authorities
- Negotiation consulting
- Access to policyholder portal with detailed profiling of 180 countries and over 400 cities



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About Specialty Group

Specialty Group, a member of Tokio Marine HCC, is the leading provider of specialized insurance products for the sports and entertainment industries. We provide an unmatched portfolio of products including, but not limited to, event cancellation, high limit disability, kidnap and ransom, weather, travel and event liability. We cover major sports and entertainment events, professional athletes and entertainers and other unique assets.

Why Tokio Marine HCC

Tokio Marine HCC is a leading specialty insurance group conducting business in approximately 180 countries and underwriting more than 100 classes of specialty insurance. Headquartered in Houston, Texas, the company is made up of highly entrepreneurial teams equipped to underwrite special situations, companies and individuals, acting independently to deliver effective solutions. Our products and capabilities set the standard for the industry, as many of our nearly 2,500 employees are industry-leading experts. Tokio Marine HCC is part of Tokio Marine, a premier global company with a market cap of approximately \$30 billion.

Contact us

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A member of the Tokio Marine HCC group of companies

To Be a **Good Company**