



TOKIO MARINE  
HCC



# Kidnap and Ransom Insurance

## High Net Worth Individuals

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 high net worth individuals and their families.



## Why High Net Worth Individuals are at Risk:

- Economic growth in emerging markets with large income gaps
- Possible reluctance to incur the related costs associated with personal protection
- High value possessions may increase visibility as a target
- Young adults and children may be less cognizant of surrounding security concerns

---

High net worth individuals and their families are naturally perceived as prime targets for kidnappings, extortions, and illegal detentions. While many cases go unpublicized, this risk must be addressed. Not only will a kidnap and ransom policy with Specialty Group allow these individuals and their families access to a team of uniquely qualified crisis response consultants, it will also provide reassurance that one incident will not burden a family with financial consequences years after it has occurred.

# 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



**TOKIO MARINE**  
**HCC**

## 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

## Specialty Group

37 Radio Circle Drive, Mount Kisco, NY 10549-5000 USA

Tel: 914-241-8900 Fax: 914-244-0405

kr@tmhcc.com tmhcc.com

A member of the Tokio Marine HCC group of companies

To Be a **Good Company**