The Initial Response to a Kidnapping

*A Guide for Chubb Insurance Customers*

While no one can predict when or where a kidnapper or an extortionist might strike, there are steps you can take to help protect your company, your employees and yourself in the event of such a threat.

This guide is offered as a framework to help you in planning your corporation’s response if a kidnapping does occur. Chubb is pleased to provide this information in cooperation with The Ackerman Group, one of the world’s preeminent security consulting firms in the field of corporate-related terrorism. Since 1978, The Ackerman Group has made itself immediately available, 24 hours a day, to customers like you who have Chubb’s kidnap/ransom and extortion insurance coverage. If you have questions about The Ackerman Group’s services, you may contact them directly at: 305-865-0072.

**Before a crisis...**

Perhaps the most important step your company can take to react effectively to a kidnapping is to plan ahead, appoint the right people to a crisis management team, and make certain field and home office staff know how to contact a team member.

**Plan ahead by making these preparations**

1. Establish a corporate crisis management team made up of three core people:
   - The ultimate decision maker, normally the CEO;
   - The coordinator, often the corporate security director, risk manager, or chief of international operations; and
   - The general counsel.

   The team might also include a finance officer (to raise the ransom), a personnel specialist (to oversee the care of the hostage’s family) and a public relations specialist (to handle press inquiries).

   Since the first hours following a kidnapping are critical to successful resolution, early decisions should be made by key corporate decision makers in consultation with The Ackerman Group, not by a field manager or staff.

2. Create a communications infrastructure so field managers know who is on the crisis management team and how to notify them the moment an emergency occurs. Stress that immediate notification of the crisis management team, even before notifying local law enforcement authorities, is necessary to ensure effective handling of the situation consistent with procedures established for these emergency situations.

**When a threat occurs...**

In general, neither the field manager nor the crisis management team should try to thwart the attempt alone, but should swiftly do the following:
**The field manager should**

1. Contact a crisis management team member (usually the coordinator) immediately upon learning of or suspecting a kidnapping.

2. Give all the known details about the circumstances of the abduction, the medical condition of the hostage and the content of any communications from the kidnappers.

**The crisis management team should**

1. Ask the field manager (or other caller) for the specifics about the abduction circumstances, hostage’s medical condition, content of kidnappers’ communications and other useful information.

2. Instruct the field manager (or other senior representative) not to talk to the press and not to report the incident to local law-enforcement authorities until the crisis management team gives the go ahead. (This assumes local authorities have not already been notified).

3. Direct the field manager to prepare appropriate staff members to expect written or telephone communications from the kidnappers and to record phone calls if possible. Call recipients should merely listen to the demands and ask the kidnappers to call back. They should not attempt to negotiate.

4. Tell the field manager to stand by for further instructions from the crisis management team. Emphasize no one should attempt to handle this emergency alone.

5. Convene a meeting of the crisis management team and immediately contact The Ackerman Group (305-865-0072, day or night). When calling, identify the corporation as a Chubb insured. The Ackerman representative will normally participate in the initial team meeting by speakerphone, and then spearhead the recovery effort. However, all significant decisions will be referred to the crisis management team.

**Prevent a crisis...**

**Learn how to help protect your company from terrorism**

Terrorism is a fact of life, and corporate leaders must deal with its risks when transacting business around the world. Well-managed companies can take steps to help protect their investments and employees from kidnapping and other acts of terrorism by having a crisis management strategy in place. Chubb, a leading provider of kidnap/ransom and extortion insurance coverage, offers a more extensive guide, “Managing Terrorism Risks” prepared by The Ackerman Group, to those responsible for a company’s security and risk management. This booklet includes a strategy for dealing with terrorism risks wherever they may occur, as well as practical advice for traveling or working abroad. While its principles and procedures must be tailored to your particular circumstances, it provides a starting point for effective loss prevention. It is not a substitute for specific advice from professional security consultants. Such professionals are indispensable when designing and implementing a loss prevention program.

**More information**

If you would like more information about kidnap/ransom and extortion insurance coverage from Chubb or you would like a free copy of the “Managing Terrorism Risks” booklet, we encourage you to talk to your agent or broker.

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