



# Power Source<sup>SM</sup>

*Kidnap/Ransom and Extortion Insurance*

From Chubb



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## Business kidnapping and extortion risks are not limited to just global companies.

Any company of any size can be a target for kidnapers or extortionists, whether domestically or abroad. Managing the costs associated with such risks can push a small to midsize company to its financial limits.

More companies are realizing the importance of managing these risks through **Power Source<sup>SM</sup> Kidnap/Ransom and Extortion Insurance** from Chubb. Our total package includes insurance, risk management information, and immediate access to security consultants. This unique product can assist privately owned companies in successfully managing their kidnapping and extortion exposures.

## Handling a crisis—The Ackerman Group

Nothing can prepare an organization for negotiating with a kidnapper or extortionist, but when it happens, professional help is needed. We provide access to the crisis management expertise of The Ackerman Group, an international security firm recognized for its extraordinary experience handling kidnappings and extortion threats. Privately held companies won't be alone in a crisis situation when covered by Chubb's Power Source Kidnap/Ransom and Extortion Insurance coverage.

The Ackerman Group will respond to an emergency immediately and take directions from the customer—with the objective of assuring that the hostage is released as quickly as possible or, in the case of an extortion, that corporate assets are protected.

In addition, Chubb offers its Power Source Kidnap/Ransom and Extortion Insurance customers access to RISKNET™, an Internet-based service provided by The Ackerman Group that analyzes terrorism, criminal, and political stability risks around the world. RISKNET is an essential information resource for any business traveler.

## Key Coverage Features

**Reimbursement of ransom or extortion money paid.** Chubb's policy reimburses the insured for money it paid to kidnapers or extortionists, whether or not the kidnapping event has actually taken place, up to the policy limits.

**Broad coverage for extortion threats against the company or its employees.** Chubb helps protect against threats to do bodily harm or abduct or detain any insured person; damage to any premises or tangible property located on the insured's premises; contaminate raw materials or products of the client; disseminate, divulge, or use proprietary information of the insured; disseminate or make public negative information regarding the insured's merchandise; or introduce a computer virus against an insured.

**Custody coverage.** Chubb insures money or other conveyed property used to pay a ransom or extortion demand and reimburses the company if the ransom payment is confiscated, unlawfully taken, destroyed, or disappears while being transported to pay the ransom.

**Broad expense coverage.** Our policy insures reasonable expenses, including independent security consultants; independent public relations consultants; travel and accommodations of insured persons; independent legal advice; independent security guard services for up to 15 days; advertising, communications, and recording equipment; independent forensic analyst; interest on a loan taken by the insured to pay a ransom or extortion demand; reward for information leading to arrest and conviction of the perpetrators; kidnapped employee's

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salary; temporary replacement employee's salary; personal financial loss resulting from the kidnapped employee's inability to attend to personal financial matters; medical, cosmetic, psychiatric, and dental expenses incurred following the insured person's release; rest and rehabilitation; and other reasonable expenses incurred by the insured organization, subject to Chubb's approval.

**Wrongful detention expense coverage.** Chubb insures expenses incurred when an insured person is wrongfully detained for more than 24 hours.

**Crisis management expertise included within the expense coverage feature.** Chubb pays for the services of The Ackerman Group, Inc., or another crisis management expert of the insured's choice.

**Political threat expense coverage.** Our policy insures expenses incurred when a government or a political terrorist or insurgent party threatens bodily harm to insured individuals.

**Product recall expense coverage.** If the insured receives an extortion threat to contaminate merchandise, Chubb can help cover the reasonable expenses associated with a product recall.

**Optional emergency political repatriation expense coverage.\*** If elected by the customer, Chubb will insure reasonable expenses associated with repatriating employees when the home government recommends that its citizens leave a foreign country.

**Broad legal liability coverage.** In hostage retrievals or complex negotiations, things can go wrong. The company can even be sued for negligence or incompetence in connection with the hostage retrieval operations, negotiations, or prevention of a covered kidnapping, hijacking, political threat, or wrongful detention. Power Source Kidnap/Ransom and Extortion Insurance covers reasonable defense costs incurred by the company, as well as damages the company becomes legally obligated to pay as a result of a judgment or settlement in any such suit.

**Accidental death or dismemberment coverage.** Insureds may be provided a benefit amount as a result of loss of life or other form of bodily injury that occurs as a consequence of a kidnapping, political threat, or wrongful detention.

**Broad definition of insured,** including the company and its directors and officers; employees, including seasonal, temporary, and leased employees; volunteers; students; relatives of employees; guests on the company's premises or in an employee's home; and any person retained to deliver the ransom.

**Worldwide coverage.**

**No deductible for most risks.**

\* Optional coverage features, if selected, may result in additional premium.

## Take Action Today

Power Source is available exclusively through Chubb-appointed wholesale producers. Contact your agent or broker for more information or to obtain access to Power Source.

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Chubb refers to the insurers of the Chubb Group of Insurance Companies: Executive Risk Indemnity Inc. and Executive Risk Specialty Insurance Company. Not all insurers do business in all jurisdictions.

This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.

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