



CLAIMS SCENARIOS:

Vendor makes extortion threats.

<i>Coverage</i>	<i>Kidnap/Ransom and Extortion</i>
Claim	Extortion
Company	Privately held
Number of Employees	40
Annual Revenue	\$17 million

DESCRIPTION OF EVENT

A disgruntled vendor, who had a history of violent behaviour, demanded \$100,000 and threatened to damage the company's building and delivery vehicles if payment was not made. This verbal threat was followed by a series of threatening letters. The company called in a security consultant to deal with the extortionist.

RESOLUTION

The security consultant arranged a meeting between the vendor and two police officers. The officers informed the man of the seriousness of his threats and their legal ramifications. As a result of the meeting, the vendor agreed to stop his activities. The company paid \$35,000 in security consultant expenses.

CLAIMS SCENARIOS:

Kidnapped on business.

<i>Coverage</i>	<i>Kidnap/Ransom and Extortion</i>
Claim	Kidnap/ransom
Company	Privately held
Number of Employees	180
Annual Revenue	\$40 million

DESCRIPTION OF EVENT

Travelling overseas to visit a regional office, the owner of a family-run business was abducted. The kidnapers demanded a \$3 million ransom payment from the executive's company or else they would kill him. A security consulting firm was immediately called in to deal with the situation and the kidnapers.

RESOLUTION

Because of the consulting firm's experience and knowledge of the country, it successfully engaged the kidnapers. Over five months and after many contacts, the consultants negotiated a final ransom of \$400,000, delivered the payment, and recovered the victim unharmed. The executive's company paid \$41,000 in fees and expenses to the security consulting firm.

CLAIMS SCENARIOS:

Family member kidnapped.

<i>Coverage</i>	<i>Kidnap/Ransom and Extortion</i>
Claim	Kidnap/ransom
Company	Privately Held
Number of Employees	20
Annual Revenue	\$15 million

DESCRIPTION OF EVENT

The daughter of an executive living overseas was abducted from his home. The kidnapers contacted her father's company and demanded \$1 million for her return. The company immediately contacted a security consultant who specialised in handling kidnapping crises.

RESOLUTION

The consultant successfully negotiated the daughter's release after approximately one month, paying a ransom of \$250,000. The company paid \$40,000 in fees and expenses to the consultant, in addition to \$20,000 for psychiatric treatment following the daughter's release.

CLAIMS SCENARIOS:

Extortion threat against employees.

Coverage	<i>Kidnap/Ransom and Extortion</i>
Claim	Extortion
Company	Privately held
Number of Employees	160
Annual Revenue	\$35 million

DESCRIPTION OF EVENT

A media company receives a series of threats, including a photocopy of a gun, notes in which threats of violence were made against specific employees, and phone calls that included recordings of gunshot sounds. Demands for as much as \$50,000 had been made to remove the threats.

The company brought in the police to conduct an investigation. In addition, the company hired a private security consultant for two weeks to analyse the notes, protect the premises and the threatened individuals, and set up a drop site for the money demanded.

RESOLUTION

The cost of the private security firm's activities eventually reached \$90,000.



Chubb Insurance Company of Australia Ltd

ABN 69 003 710 647

Sydney Level 36, Tower Bldg, Australia Square, 264-278 George Street, Sydney NSW 2000
Melbourne Level 51, Rialto Tower, 525 Collins Street, Melbourne VIC 3000
Perth Level 22, Exchange Plaza, 2 The Esplanade, Perth WA 6000
Brisbane Level 11, 12 Creek Street, Brisbane QLD 4000

Tel (02) 9273 0100 Fax (02) 9273 0101
Tel (03) 9242 5111 Fax (03) 9629 7417
Tel (08) 6211 7777 Fax (08) 9325 7730
Tel (07) 3010 9440 Fax (07) 3010 9827

<http://www.chubb.com>

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