



The Forefront Portfolio® Kidnap, Ransom & Extortion Insurance Your Business. Insured.

When employees and their families travel abroad, they may experience political upheaval, extortion threats, and even detention or abduction.

Kidnap, Ransom & Extortion: The Unimaginable Risk

The Forefront Portfolio (TFP) Kidnap, Ransom & Extortion Insurance provides insurance coverage and crisis management support to private companies, non-profit organizations, and healthcare institutions that is critical to the successful resolution of a crisis.

The Risk Is Real



Kidnapping coverage extends to employees' direct family members, even if they aren't traveling on company business.

An executive's daughter was abducted overseas. Kidnappers demanded a \$1 million ransom from the father's company. A crisis consultant negotiated her release after one month.

Loss: \$310,000, including ransom and expenses.



Extortions and threats are more common than abductions and can be costly to manage and mitigate.

A company received violent threats targeting specific employees, along with a \$50,000 demand. The company hired a private security firm to protect employees, analyze threats, and set up a drop site for the money.

Loss: Private security firm's activities eventually reached \$500,000.

A vendor with a history of violence demanded \$100,000 and threatened to damage company property. As threats escalated, the company hired a security consultant who worked with state police to stop the threats.

Loss: \$60,000 in security consultant fees.

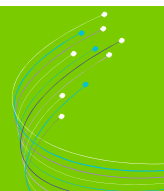
Chubb policyholders that experience a threat are provided a guaranteed response by The Ackerman Group, LLC, a world-renowned crisis management firm at no additional cost.

Upon contact, The Ackerman Group can, at the Insured's request:

- Handle all aspects of a hostage recovery, including managing negotiations, liaising with law enforcement agencies, briefing hostage families, and delivering ransom funds
- Respond to a crisis immediately, providing expert advice and recommendations
- Provide 24-hour availability and rapid worldwide deployment

Online Ease

The Forefront Portfolio is available on Chubb Marketplace, a platform that provides a personalized digital experience to quote, bind, and issue. The Chubb Marketplace target underwriting appetite are organizations with less than 250 employees and \$50 million in revenues.



The claim scenarios described here are intended to show the types of situations that may result in claims. These scenarios should not be compared to any other claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law. Facts may have been changed to protect privacy of the parties involved. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S.- based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.