

Personal Kidnap Ransom and Extortion Insurance

Are you prepared for the unthinkable?

CHUBB®

Individuals and their family members face risks when traveling, be it for charity, adventure or studying abroad. Kidnapping and extortion are only two examples of threats that are becoming all too commonplace.

In recent years, terrorists have taken private citizens hostage in an effort to extract large ransoms. The U.S. Department of State continues to urge caution to its citizens traveling abroad, warning against kidnapping risk in countries exposed to terrorist and violent extremist groups, especially in the Middle East, North Africa, Europe and Asia.

It's an unfortunate fact that no one is immune to a kidnapping or extortion threat. And high-profile individuals without corporate coverage and students traveling internationally are especially at risk. A lack of proper coverage at a critical time can result in untold agony and emotional devastation for all parties involved, coupled with the potential for a significant financial loss.

That's why Chubb created Personal Kidnap, Ransom and Extortion Insurance for individuals like you. Should the unthinkable happen, Chubb covers expenses for the use of expert security negotiators and knowledgeable professionals equipped to manage the situation from every angle.

Individuals—not just large corporations—can be targeted for kidnapping and extortion.

Personal Kidnap Ransom and Extortion Insurance highlights:

In addition to broad coverage, Chubb's Personal Kidnap Ransom and Extortion Insurance also offers expense coverage for the optional services of a world-renowned crisis management firm, such as **The Ackerman Group**, which:

- Handles all aspects of a hostage recovery including managing negotiations, liaising with law enforcement agencies, briefing hostage families and delivering ransom funds.
- Responds to a crisis immediately, providing expert advice and recommendations.
- Features 24-hour availability and rapid worldwide deployment.
- Produces RISKNET, an online risk-forecasting service covering more than 100 countries as well as guides to events, cities, countries and airlines worldwide.

Why you need Personal Kidnap Ransom and Extortion Insurance:

- Anyone, whether traveling internationally or domestically, may be targeted for kidnapping or extortion.
- A kidnapping or extortion threat may result in a life-shattering impact on families and loved ones, not to mention severe financial losses.

Almost nothing can prepare you or a loved one to negotiate with kidnappers or extortionists; however, professional assistance before, during, and after a kidnapping or extortion threat can result in a safe and successful outcome.

Insureds include:

- The insured.
- Any relative of the insured:
 - who is a legal resident of the premises.
 - while visiting the insured at the premises.
 - while traveling on or in an aircraft, watercraft or motor vehicle with the insured.
- Anyone who is employed at the premises while at the premises.
- Anyone who is temporarily retained by the insured to deliver a ransom or extortion payment.

Reimburses expenses for:

- Kidnap, ransom or extortion payment. Extortion coverage automatically includes protection for threats to:
 - Do bodily harm to an insured person as well as his/her family.
 - Damage or destroy tangible property owned or leased by any insured person or for which the insured person is legally liable.
- Ransom delivery—Chubb pays the costs involved in delivering ransom to the kidnapper(s).

- Reasonable expenses incurred in connection with a kidnapping, extortion threat, hijacking, political threat or wrongful detention.
- Independent security consultant.
- Accidental death and dismemberment.
- Express kidnapping, which provides coverage for the unlawful detention of an insured person that lasts for less than 6 hours, such as an ATM robbery incident.

With additional advantages:

Our underwriters are positioned throughout the United States and are experienced in a broad spectrum of ransom and extortion exposures.

Why Chubb?

Our reputation for fair claims handling and superior service offers you peace of mind. You can count on our financial stability too. Chubb receives consistently high ratings for financial strength from A.M. Best, Moody's and Standard & Poor's, the leading independent analysts for the insurance industry.

Learn More

For more information, contact your insurance agent or broker or visit us online at www.chubb.com.

Chubb. Insured.SM

1. Chubb is not affiliated with the Ackerman Group and takes no position regarding an insured's choice of crisis management firm.