



**Product
Information
Sheet**

Kidnap & Ransom

Overview

Kidnap, Ransom and Extortion Insurance not only protects against financial loss, but also provides the services of leading crisis management and security consultants to manage incidents in conjunction with the policyholder.

Coverages

- Kidnap/Alleged Kidnap- A seizure or detention of an insured person for the purpose of demanding ransom monies
- Extortion- Payment demands following a threat to injure or kill an insured person, damage property, contaminate products, divulge trade secrets or destroy electronic data by computer virus
- Wrongful Detention- The arbitrary or capricious act of involuntary confinement of an insured person by others who are acting or purporting to act as agents of or with the tacit approval of any government or governmental entity.
- Hijacking- Illegal holding under duress of an insured person for a period in excess of six hours while travelling on any aircraft, motor vehicle or waterborne vessel.
- Death or dismemberment benefits arising from an insured event
- Ransom/Extortion Monies
- Lost in-transit of payment
- 24-hour emergency response help line
- Consultant expenses
- Judgment, settlements, and defence costs
- Expenses such as:
 - Recall costs
 - Business Interruption
 - Related expenses: salary continuation, personal financial loss, medical reward, interpreter, forensic analysis, other reasonable and necessary expenses
- Capacity of \$50,000,000

Underwriting Considerations

Minimum premium of \$1,500
Subject to a fully completed application

Markets

Chartis Insurance Company of Canada
Lloyd's
Travelers Canada

New Submissions

Toll Free: 1.888.868.8367
Toll Free Fax: 1.888.232.2205
Email: casualty@tottengroup.com