



# Land kidnap & ransom

Product brochure  
**Worldwide**

## Overview

Businesses with operations in traditionally high risk countries are no longer alone in their need for kidnap and ransom coverage. In fact, the changing nature of political and electronic threats means that businesses and travellers everywhere can now encounter problems. Our K&R policy addresses these threats clearly and concisely, can be tailored for a wide range of companies or individuals, and comes with a global 24/7 incident response hotline, ensuring fast and reliable support from your pre-selected security consultant.



## About CFC

CFC is a specialist insurance provider and a pioneer in emerging risk. With a track record of disrupting inefficient insurance markets, CFC uses proprietary technology to deliver high-quality products to market faster than the competition while making it easier for brokers to do business. Our broad range of commercial insurance products are purpose-built for today's risks, and we aim to give our customers everything they need in one, easy-to-understand policy.

Headquartered in London and backed by Lloyd's, CFC serves more than 60,000 businesses in over 75 countries. Learn more at [cfcunderwriting.com](http://cfcunderwriting.com) and [LinkedIn](https://www.linkedin.com/company/cfcunderwriting).

## Contact



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## Coverage highlights

### 24/7 Access to expert response consultants

CFC policyholders have access to a 24/7 emergency hotline – with no limit to consultant fees incurred – and the choice of expert risk management consultancies including S-RM, red24 and EOS Risk. Between them, they have responded to hundreds of cases of kidnap, wrongful detention, and extortion.

### Comprehensive legal and expense cover

As well as providing ransom reimbursement and cover for loss in transit, our policy includes legal liabilities and additional expenses which arise during the course of an incident, such as independent negotiators, public relations consultants, medical care services and more.

### Cyber extortion

Our policy provides cover for this emerging risk, including the reimbursement of ransom paid and additional expenses incurred as a result of the extortion. In addition, we provide access to cyber response consultants who can assist in the event of a cyber attack.

### Extended personal accident benefit

Most other kidnap and ransom policies require death or dismemberment of a kidnap victim for the personal accident section to trigger. Our policy covers a wide range of bodily injuries, ensuring victims receive appropriate support after they return.

### Tailored cover and endorsements available

Our policy insures against extortion, disappearance investigation costs, and costs incurred during a hostage crisis, and emergency political evacuation and repatriation is offered as standard. The policy can also be tailored for individuals on single trips or for thousands of employees travelling globally. In addition and depending on your needs, further extensions are available for business interruption, express kidnap, threat expense, child abduction, assault and stalking threat.

## Appetite



### Who's it for?

Anyone with overseas exposure, travel or with permanent operations in countries with a medium to high exposure of kidnapping or extortion.

- Manufacturers and construction companies
- Oil & gas
- Educational institutions
- Healthcare institutions
- Leisure, hotels and entertainment industries
- Media and technology companies
- Professional service companies
- Public sector companies
- Retailers and wholesalers
- Transportation companies
- Sports teams and organisations
- High profile individuals, HNWI and families
- Charities



### What does it cover?

- Ransom reimbursement
- Loss of ransom during transit
- Unlimited response consultant costs
- Additional expenses
- Legal liability
- Personal accident
- Kidnap and extortion
- Cyber extortion
- Wrongful detention
- Hijack and hostage crisis
- Disappearance investigation
- Single trips or annual policies



### Optional extras

- Emergency political evacuation and repatriation
- Express kidnap
- Threat and assault
- Business interruption
- Cyber extortion business interruption
- Tiger kidnap

*Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy.*