



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, CFC serves more than 130,000 businesses in over 90 countries. Learn more at cfc.com and [LinkedIn](https://www.linkedin.com/company/cfc).

Contact



Mark Baker
Kidnap & Ransom and Marine War
Underwriter

mbaker@cfc.com
+44 (0)207 469 1747

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 and Ambrey 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.

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
- 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
- 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
- Tiger kidnap

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