

Kidnap, Ransom and Extortion Q&A

Who can you consider for cover?

We can cover companies of all sizes, operating in all parts of the world, and help protect a client's assets from kidnap and extortion demands, as well as consequential loss arising from these incidents.

What is your experience?

At LIU Crisis Management, our underwriters are leaders in their field. They have the knowledge and experience to allow us to provide unique coverage and solutions to any client's situation.

Our response consultants include Red24 and Intelligent Risks under contract to red24 for incidents through the Asia Pacific region. Through red24 and Intelligent Risks, we are able to provide clients with access to consultants with local representation, language capabilities, contacts and expertise to deal with any situation.

What are the key benefits of the LIU offering:

LIU's Kidnap and Ransom cover is one of the broadest in the market with automatic coverage for:

- Business Interruption losses
- Threat expenses
- Evacuation & Repatriation for both expats and travellers
- Worldwide coverage
- Unlimited Consultants & Advisor Costs (including Consultants not on our panel)

In addition, our consultants are based in the Asia Pacific region, and have the local knowledge and language capabilities to deal with situations worldwide.

What about pre-incident help?

While LIU's policy provides financial protection and reimbursement in response to various Insured Events, we recognise the best risk management is to minimise the chance of such an incident happening in the first place. Through the LIU policy we can contribute a part of the premium towards a range of pre-incident services including intelligence and risk mitigation services.

Where will the claims be handled?

One of the key parts of cover is claims response. In the unlikely event of an incident a fast and efficient claims response is critical - waiting for an overnight response can add unneeded delay and cost. Our Hong Kong based claims team ensure our clients receive the highest level of service and support when it's needed most.

Who are LIU's consultants?**➤ red24**

In order to fulfill a growing need for comprehensive KRE services, red24 has brought together a team of highly skilled professionals. Led by Jack Cloonan, formerly of Clayton Consultants, the red24 KRE team was selected for their experience in crisis management, KRE response and negotiation, security management and training, and the implementation of risk mitigation strategies. Team members have been drawn from various fields, including the military, law enforcement and the intelligence services, and each has approximately 15 years of experience in crisis handling.

The red24 Special Risks team is lead by Jack Cloonan. He has substantial experience in crisis management, law enforcement and counterterrorism. He was the senior case agent on the FBI's New York Office Bin Laden Squad, and participated in the investigation of, and response to, the bombings at Khobar Towers, the US embassies in Kenya and Tanzania, the USS Cole and New York's Twin Towers (9/11). Since entering the commercial arena, Jack has cemented his position as one of the foremost kidnap for ransom experts in the world.

➤ Intelligent Risks Pty Ltd (IR)

The IR team have many years' experience in resolving crisis events for the corporate sector and various government agencies. Such extensive international experience enables IR to add value for clients in managing and mitigating the adverse impact on their personnel, assets, operations and reputation. They have also assisted in the management of corporate kidnap and ransom cases in a range of environments in Asia-Pacific, as well as in Central America and Africa and advised clients following major robberies, extortion demands, 'trusted insider' problems, and reviewed and mitigated a number of malicious product tampering events.

What information is needed to quote?

In order to receive a non-binding, indicative pricing we need a client's name, annual turnover, details of overseas operations and travel. For firm terms, and prior to binding, we will need a fully completed and signed proposal form.

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