

Kidnap, Ransom & Extortion Insurance

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Kidnap, Extortion and Detention are real dangers for companies operating both overseas and in domestic markets.

As business operate in more places around the world, companies of all industries and sizes face a greater risk that employees, executives, board members or their dependants will fall victim to a kidnapping, extortion or detention incident.

Such an event threatens the lives of the individual, the reputation of the company and the morale of the workforce, while opening up the risk of significant financial losses.

Crisis Prevention & Response

Through our Kidnap, Ransom & Extortion (KRE) insurance, Liberty International Underwriters (LIU) provides the financial coverage, risk management tools and expert knowledge that companies need in order to prevent or respond to such an incident.

Utilising the expertise of world-leading security consultants Neil Young Associates (NYA), LIU can help clients to identify and reduce risks through pre-deployment prevention training, as well as contingency and continuity planning. Should the unthinkable occur, LIU and NYA will provide a response strategy, media relations policy, risk assessment and post-incident advice/re-assessment.

Outstanding Service, Unparalleled Expertise

The LIU Crisis Management team are industry leaders, providing unparalleled underwriting expertise and individually tailored solutions for brokers and their clients.

LIU works with specialist consultants to protect clients before, during and after a crisis, while our locally based, integrated claims team ensures clients receive the highest level of service and support, when it's needed most.

Coverage for Financial Loss

The skills and knowledge of LIU's underwriting experts, who are specialists in crisis management insurance, will help clients by covering the potential financial losses which may arise from a KRE incident. Such incidents include:

- Kidnapping
- Personal Extortion
- Property Extortion
- Cyber Extortion
- Confidential Information Extortion
- Wrongful Detention
- Hijacking
- Child Abduction
- Threat Expense

Covered losses include:

- Ransom Monies
- Loss in Transit
- Consultants & Advisor Costs
- Judgement, Settlements and Defence Costs
- Expenses & Personal Accident

Target Market

KRE coverage is suitable for clients of all sizes with foreign assets & businesses with travelling employees.

About Liberty International Underwriters

LIU is part of the Boston-based Liberty Mutual Group, a global insurer established in 1912. Liberty ranks 86 on the Fortune 100 ranking and had more than \$104 billion in consolidated assets as at December 2008.

That scale, capacity and experience stands behind every policy we write. Just as importantly, LIU puts its trust in its people on the ground, wherever they are in the world. So clients get the benefit of local understanding and autonomy – quick, efficient underwriting and a more responsive claims service.

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