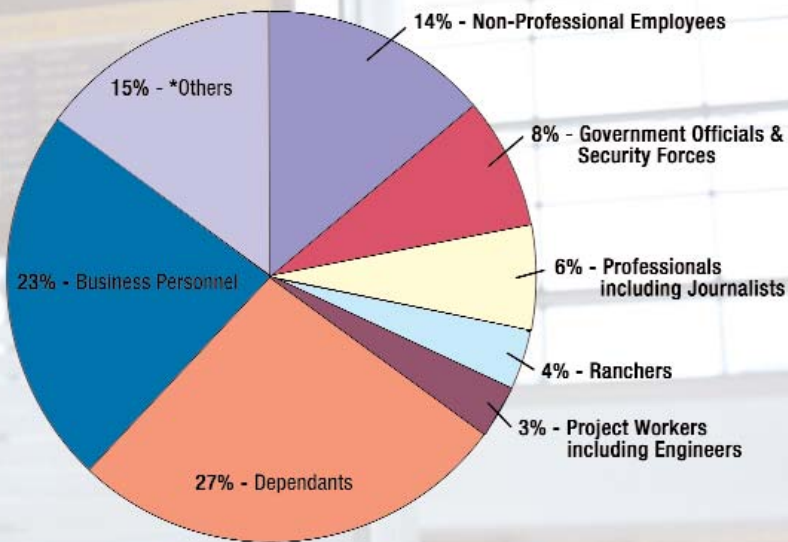




**Partnering with Experience Kidnap and Ransom Insurance**

## Worldwide Kidnaps 2000-2004

Most Common Victim



\* Other groups that are affected include: tourists, aid workers, religious staff, sports and media personalities.

## Reward in business comes from taking risks, not chances

Kidnap, detention and extortion are real dangers for companies operating both overseas and in the United States. It's impossible to predict when and where an incident will occur — and with what consequences.

According to an article in the *Financial Post*,<sup>1</sup> security experts believe that kidnap is on the rise, and demands in some countries have reached up to \$100 million. The potential cost of kidnaps is huge. Even after an incident has been resolved, the cost of a kidnap may extend to the physical and emotional medical treatment that many victims require.

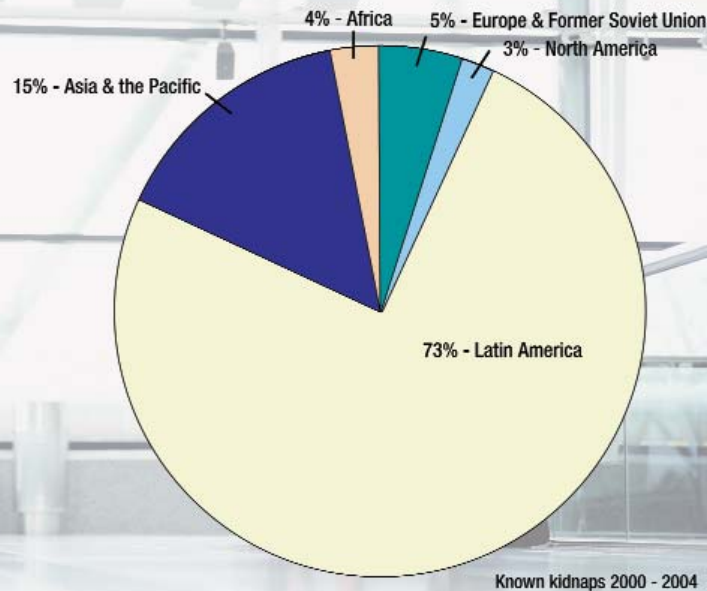
**So what can you do about it?** Not traveling is simply not an option. Instead, look to Victor O. Schinnerer & Company for one of the best kidnap and ransom solutions on the market. We teamed up with the world's largest provider of kidnap, detention and extortion insurance to provide your company with the protection it needs to operate in a worldwide marketplace.

**A policy you can rely on.** When an incident occurs, you want a policy that will give you the power to respond quickly and effectively. Our underwriters will work with you to develop a policy tailored precisely to your needs, one that will be there for you when you need it.

**Consultants you can count on.** When you insure with Schinnerer, you get exclusive access to the expert services of Control Risks Group, a recognized international crisis management consulting firm. Founded in 1975, Control Risks has worked on over a thousand cases of kidnap, extortion and other crises. Their Response team is made up of consultants with military, intelligence and police backgrounds, who have over 30,000 days of collective experience.

<sup>1</sup> Vincent, Isabel. "Surviving Brazil: An executive's guide to kidnap prevention," *Financial Post* (31 May 2003).

## Worldwide Kidnaps 2000 - 2004 Breakdown by Region



### Coverage highlights

Serious risks deserve serious coverage. With coverage provided by an A rated carrier, your company gets superior protection with Schinnerer's policy, which includes:

**Broad coverage for a variety of incidents.** Our policies typically cover ransoms paid following a kidnap as well as threat to kill, injure, abduct, damage property, contaminate products, divulge trade secrets or introduce a computer virus. Hijack and wrongful detention coverage is also included. The policy will also pay for additional costs, such as fees for independent negotiators and public relations consultants.

**Exceptional protection for unexpected expenses.** Coverage is included for the victim's medical expenses as well as psychiatric treatment, cosmetic or plastic surgery and rest and rehabilitation expenses. The policy also pays for ransom amounts lost in transit and your company's legal liability resulting from the incident.

**Tailored options to fit your company's needs.** Your K&R policy can be extended to include loss of earnings following a computer virus or a property damage extortion as well as destruction costs following a products extortion. Emergency repatriation coverage is also available.

**Response consulting from the experts.** Your policy pays for the services of Control Risks Group, the market leader in crisis response. When an incident occurs, Control Risks immediately dispatches a member of its Response team. In most cases, the consultant arrives on the scene within 24 hours to evaluate the incident and advise on an appropriate response.



## Experience enough to handle your risk.

Every year, thousands of people are kidnapped worldwide. Let our team of premier underwriters and crisis consultants give you the peace of mind you need make your company an effective one.

For more information on our K&R program, call your independent agent or broker or:

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