

KIDNAP/EXTORTION FOR RANSOM POLICY DUE DILIGENCE CHECKLIST

	Schinnerer	Competitor
Is coverage worldwide for kidnap, extortion, detention and hijack?	Yes	?
Are separate limits offered for Ransom, Transit, Additional Expenses, Legal Liability and Personal Accident?	Yes	?
Are extensions included with separate limits?	Yes	?
Are the crisis response firm's fees unlimited ?	Yes	?
Does the policy cover legal liability with defense outside the limit?	Yes	?
Does the policy include a broad definition of Insured with the ability to tailor to meet the Insured's specific requirements?	Yes	?
Is there an automatic acquisition threshold for acquired companies?	Yes	?
Does the policy include the services of Control Risks one of the oldest and most experienced crisis management firms in the world?	Yes	?
Is it reinsured by Hiscox , Lloyd's Syndicate 33, the world's largest provider of Kidnap/Extortion for Ransom coverage?	Yes	?
Is it written by one of the admitted insurers of the Great American Insurance Group rated "A" (Excellent)* by A.M. Best Company?	Yes	?
Is it underwritten by Schinnerer's dedicated K&R team with experience and stability committed to servicing quickly and completely?	Yes	?
Do you receive quotes within 2 business days ?	Yes	?
Do you receive Security and Procedural Guidelines at the point of binding?	Yes	?
Do you have access to account information 24/7 ?	Yes	?
Are the names of the Insured and Insured Persons kept confidential ?	Yes	?

This information is for illustrative purposes only and is not a contract. It is intended to provide an overview of what is generally available. Nothing contained herein should be construed as an acknowledgement by Schinnerer or its partners that a given situation may be covered under a particular policy. Please refer to the actual quote and policy for complete details of coverage.

* As of February 1, 2007