

WHAT IS IT?

Kidnap and Ransom or K&R is an insurance policy designed to protect companies or individuals in the event of a kidnap for ransom, extortion, detention or hijacking incident.

WHO IS IT FOR?

Corporations, non-profits, academic institutions, hospitals and healthcare organizations, and other organizations of any type or size, as well as, high-net worth individuals or families.

THE SPECS

Availability: In all states and the District of Columbia

Minimum premium: \$1,000

Deductible: No retention or deductible

Limits: Up to \$65 million

Coverage: Admitted, with an A rated carrier
(non-admitted in SD and WA)

WEB RESOURCES

www.PlanetKandR.com

www.PlanetKandR.com/apps.html

www.PlanetKandR.com/riskmanagement.html

www.PlanetKandR.com/toolbox.html

WHY DO YOU NEED K&R?

Kidnappings have increased over 275% in the past 10 years. Kidnap, detention and extortion are real dangers for companies and individuals working both overseas and in the U.S. Even though it's impossible to predict when, where and with what severity a K&R incident will occur, your best defense is a K&R policy with Schinnerer. Should an incident occur, we'll be right there to navigate you through the ordeal. Our expert crisis response team will work to resolve the situation and bring insureds home safely.

WHY CHOOSE SCHINNERER?

Broader Coverage:

- Worldwide coverage with separate limits for ransom, transit, additional expenses, legal liability and personal accident
- Additional expenses covered such as: medical expenses, psychiatric care, temporary workers, rest and rehabilitation and public relations consulting
- Unlimited coverage for crisis response fees and expenses incurred
- Enhancement options available to a wide range of risks including academic and healthcare
- Exclusive Schinnerer endorsement available with increased coverages

Experience:

- Access to a leading crisis response firm that will lead you through a K&R ordeal
- Since 1975 our crisis response firm has handled over 1,500 cases worldwide
- Our K&R underwriters are some of the best in the industry with an average 10 years experience
- Underwriters have in-house authority to answer questions quickly and completely

Risk management:

- Part of the premium is available to supplement the cost of risk mitigation services
- Risk management and educational materials available at no charge
- Policyholders are provided with security and procedural guidelines

QUESTIONS YOU MAY HAVE

Can your program cover a company with operations or employees in Iraq?

Exposures in Iraq, Afghanistan and other war zones can be covered but are subject to stricter underwriting guidelines.

Can a policy be purchased for a specific trip?

Yes. While most policies are written on an annual or three-year term, we do offer trip policies that expire at the end of the travel event.

Can I purchase a multi-year policy?

In most cases, the answer is yes. Policy terms can extend to up to three years.

Where do the most kidnappings occur?

Latin America: 48%

Asia & Pacific: 25%

Africa & the Middle East: 16%

North America/Caribbean: 8%

Europe and Former Soviet Union: 3%

Who are the most common types of victims?

Non-professional employees: 31%

Dependents: 21%

Business personnel: 16%

Tourists, aid workers, religious staff, sports & entertainment: 12%

Government officials and security forces: 9%

Project workers including engineers: 5%

Journalists and related personnel: 4%

Ranchers: 2%

SUBJECT MATTER EXPERTS

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