

Kidnap & Ransom (for Universities)

Policy Highlights

Contact:	Sarah Katz Sarah.J.Katz@Schinnerer.com 301-961-9898
Limits:	Up to \$65 million
Deductible:	No retention or deductible
Availability:	In all states
Carrier:	Great American Insurance Company, Rated A by A.M. Best
Crisis Management:	Control Risks Group; Unlimited fees for insured events
Program Features:	<ul style="list-style-type: none">• Broad coverage for detention, hijack, an extortion demand, and kidnap• Worldwide coverage• Broad definition of insured, including all employees, faculty and their families<ul style="list-style-type: none">◦ Extension available to students on campus and in international school-sponsored programs• Annual or multi-year policies available• Crisis management services provided by Control Risks Group, an internationally-recognized consulting firm in the field of anti-kidnap and anti-extortion consulting• Limits available per insured event<ul style="list-style-type: none">◦ Ransom – up to full policy limits◦ Transit of ransom – up to full policy limits◦ Legal liability – up to full policy limits◦ Personal accident due to death or loss of limb or sight – \$250,000 per insured / \$1,250,000 aggregate◦ Associated expenses including cosmetic surgery, salary costs of the victim and temporary replacement – up to full policy limits◦ Control Risks Group fees – unlimited• Underwriting support provided by Hiscox• 10% of annual premium available towards political and security risk analysis information services provided by Control Risks Group

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

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 university with the protection it needs to operate on a worldwide scale.

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 collective experience.

Available only through independent agents and brokers.



VICTOR O.
SCHINNERER
& COMPANY, INC.