

Kidnap Ransom and Extortion Insurance

You believe your company could never be a target?
Don't be so sure.

CHUBB®



Companies operating in today's far-reaching worldwide markets face unique, sometimes dangerous exposures. It isn't unusual for businesses and their employees to be targeted by a kidnapping or extortion threat. At higher risk are well-known companies with offices overseas whose executives travel extensively, and companies that produce ingestible products, operate a website, or maintain lax security systems.

When it comes to these kinds of risks, you can't afford to leave things to chance. A lack of proper coverage at a critical time can potentially result in a huge financial loss.

That's why Chubb created ForeFront Portfolio Kidnap Ransom and Extortion Insurance specifically for private companies like yours.

Why Your Company Needs Kidnap Ransom and Extortion Insurance

- Any company of any size, whether it conducts business internationally or domestically, may be targeted for kidnapping or extortion.
- A kidnapping or extortion threat may result in losses of hundreds of thousands or even millions of

dollars, not to mention the potentially devastating impact on employees and their families.

- Almost nothing can prepare a company to negotiate with kidnappers or extortionists. However, professional assistance before, during, and after a kidnapping or extortion threat can result in a safe and successful outcome.

ForeFront Portfolio Kidnap Ransom and Extortion Insurance highlights:

Where available, the optional services of the world-renowned crisis management firm, The Ackerman Group, which:

- Handles all aspects of a hostage recovery
- Responds to a crisis immediately with expert advice and recommendations
- Features 24-hour availability, worldwide deployment
- Offers access to online, worldwide risk forecasting

Reimburses expenses for:

- Kidnap ransom or extortion payment, including cyber extortion
- Ransom delivery
- Legal liability
- Reasonable expenses incurred in connection with a kidnapping,

ForeFront Portfolio

- extortion threat, hijacking, political threat, or wrongful detention.
- Independent security consultant
- Product recall expenses
- Business interruption
- Accidental death and dismemberment
- Emergency political repatriation
- Disappearance investigation expense
- Express kidnapping
- Hostage crisis

Insureds include:

- The company, its directors and officers, and part-time, seasonal, leased, and temporary employees
- Independent contractors
- Volunteers and interns
- Relatives of employees
- Guests on the company's premises or in an employee's home
- Any person retained to deliver a ransom

With additional advantages:

- Our private company underwriters are positioned throughout Canada and are experienced in a broad spectrum of industries.
- Where available, professional crisis management

Key Features

In addition to broad coverage, Chubb's Forefront Portfolio Kidnap Ransom and Extortion Insurance policy also offers customers, where available, the optional services of the world-renowned crisis management firm, The Ackerman Group, which:

- Handles all aspects of a hostage recovery: managing negotiations, liaising with law enforcement agencies, briefing hostage families, and delivering ransom funds
- Responds to a crisis immediately, providing expert advice and recommendations

- while working closely with your company's management team
- Features 24-hour availability and rapid worldwide deployment
- Produces RISKNET™, an online risk-forecasting service covering more than 100 countries, as well as guides to events, cities, countries, and airlines worldwide

Why ForeFront Portfolio?

- A long-time leader in providing insurance to private companies, Chubb created ForeFront Portfolio Kidnap Ransom and Extortion Insurance as one of a suite of nine insurance coverage parts under ForeFront Portfolio
- The coverage parts in ForeFront Portfolio work as standalone policies or seamlessly together in order to minimize gaps and reduce overlaps in insurance coverage

Why Chubb?

- For over 30 years, we've devoted ourselves to helping to protect private companies like yours. We were a pioneer in providing privately owned companies with an integrated insurance solution to address their professional and management liability exposures
- We cultivate a deep understanding of private company needs through the biannual Chubb Private Company Risk Survey, the only survey of its kind in the industry
- Our reputation for fair claims handling and superior service offers you additional peace of mind
- Our financial stability and ability to pay claims rate among the best in the insurance industry

Contact Us

For more information, contact your insurance broker or visit us online at Chubb.com/ca.

Chubb. Insured.SM

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. In Canada, Chubb operates through Chubb Insurance Company of Canada and Chubb Life Insurance Company of Canada. All products may not be available in all Canadian jurisdictions. In the United States, insurance is provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb is the world's largest publicly traded property and casualty insurance group. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.