



CHUBB®

Mitigating Travel Risks



The best risk management strategy is multifaceted.

As one of the world’s leading providers of Kidnap, Ransom, and Extortion insurance coverage, Chubb believes the best risk management strategy is multifaceted. It should feature quality insurance coverage, the development of sound risk management procedures and protocols, training of personnel in those protocols, and ready access to experts in risk mitigation.

Chubb commissioned Mike Ackerman, Chairman of The Ackerman Group, LLC, one of the world’s preeminent security response firms, to prepare this booklet with the aim of helping business travelers understand and reduce travel risks. In the pages that follow, he examines a variety of travel topics and provides associated risk mitigation strategies for travelers.

We hope this booklet raises awareness among business travelers and helps you prepare to navigate the security risks posed by today’s world, but no written material can be a substitute for expert advice. Qualified professionals should be consulted for advice on developing and implementing a risk management program. We strongly encourage you to seek competent counsel.

Business Travel in the 21st Century

Globalization has brought about a dramatic increase in business travel, which in turn has elevated risks to personnel. In many cases, you may find yourself traveling from your home base, where security environments are relatively benign and you are intimately familiar with the risks that exist, to areas you do not know nearly as well and where the risks may be much higher.

Indeed, the more benign the security environment at home, the more apt you are to be ill-prepared for the hazards you may encounter at your destination. Although the chances of being kidnapped or victimized in a serious crime or a terrorist attack are statistically small, the danger is nonetheless real.

The Ackerman Group’s approach to protecting business travelers rests on four pillars:

- First, acquire solid intelligence on areas to be visited. Data on risks is available from numerous sources, both governmental and private. Ideally, both you and any managers responsible for overseas travel should consult multiple information resources prior to travelling. One such source is The Ackerman Group’s RISKNET® service, which assesses terrorism and criminal risks to personnel in 100 countries and is updated every business day. The countries and regions are color-coded for easy identification of the risks assumed, from the least risk (Green) to the most severe (Red). All Chubb Kidnap, Ransom, and Extortion policyholders receive complimentary access to this service.

This guide is intended to be used in conjunction with RISKNET®, as any specific country or territory’s risk is informed by daily events and developments in the region. If you require assistance gaining access to RISKNET®, please call (305) 865-0072 and identify yourself as a Chubb policyholder or request a complimentary on-boarding session via email at info@ackermangroup.com.

Additional information about risks while traveling abroad can be found online at the U.S. Department of State’s website, www.travel.state.gov, and the U.K.’s Foreign & Commonwealth Office website, www.gov.uk/foreign-travel-advice.

- Second, you should understand how to modify your behavior to minimize risks and enhance your chances of survival if confronted by terrorists or criminals.
- Third is the provision of protective escorts for personnel obliged to enter especially high-risk areas.
- Fourth is a readiness to respond globally to kidnappings, extortions and other emergencies.

Preparing for Travel

- Ensure that you have proper visas and vaccinations for all countries to be visited on your itinerary.
- Understand that your past travel will be scrutinized by border agents upon arrival. Make certain that your passport does not contain visa stamps that show travel that may be offensive to local officials. If you are unsure whether a particular stamp may be objectionable, consult a professional prior to departure. Many countries make second passports available to citizens who travel for business. Procure a clean passport before traveling between diplomatically strained countries or territories.
- Leave behind your ID cards for the military reserve or cards showing membership in a political party, political action group, veterans’ organization or any group that can be considered controversial.
- Don’t use business cards or letterhead abroad, whether yours or those of associates, if they cite companies in controversial industries, especially cards bearing high profile titles such as “Director, Weapons Sales” or “Manager, Special Weapons Development Group.” If such materials must be carried, keep them in your checked baggage.
- It is never wise to carry sensitive financial information — yours or your company’s.
- Don’t carry materials linking you to your company when traveling to countries where serious kidnap risks exist. This includes company literature such as annual reports, jewelry, polo shirts, luggage tags or other items bearing the company’s logo — even credit cards issued in the company’s name.
- Leave expensive jewelry at home, including large diamond rings or pins, gold chains or medallions, and gold watches. Criminal gangs often have spotters at destination airports looking out for conspicuous jewelry.
- Never honor requests to carry letters, data drives or packages from persons not intimately known to you, however innocent they may appear.
- Carry all medicines in their original containers, along with copies of the original prescriptions.
- Carry on your person any medical information that a physician would need if you were to become ill or injured while traveling. Clearly note any chronic illnesses, medications you take daily, your blood type and allergies. Medical bracelets are ideal for this purpose or use the emergency medical information section of your smartphone.
- If your smartphone does not have a flashlight, bring a small flashlight for use in the event of a power outage at your hotel.
- Always carry two telephone numbers with you: the emergency number of police at your destination and that of your embassy or consulate. Do not hesitate to use them in the event of a problem.
- When making hotel reservations, avoid furnishing personal information. When prompted for a telephone number, provide the number for a land line. Do not provide a cell phone number if possible.
- Provide your travel itinerary to a corporate security representative. This should include your travel dates, flight numbers, arrangements for ground transportation, and local points of contact. Advise your security representative of any change in plans and check in regularly with that representative.

Air Travel

Risks of aircraft hijackings and in-flight bombings have decreased dramatically in the past decade as governments worldwide have buttressed airport and aircraft security. More recently, terrorist attacks at airports have taken place in publicly accessible terminal areas, so it is wise for departing travelers to pass through security checkpoints as quickly as possible. Upon arrival, do not linger in the arrivals lobby, or even meet local personnel there. Use cell phones to coordinate rendezvous points away from the main arrivals lobby, such as in parking areas.

Below are additional guidelines for air travel:

- To the degree possible, avoid airlines that have poor safety histories or questionable security practices. Safety records may be checked online.
- If there is an unusual development at the airport, such as a loud bang, do not follow the crowd to it. Instead, seek out a safe harbor.
- Never ignore your gut feelings. If something feels amiss, it very well may be. Follow your instincts to a safe harbor.
- If a fellow passenger appears to be acting in an unusual manner, report your suspicions to an airline employee or to authorities.
- Once aboard the aircraft, refrain from providing chance seatmates with personal information.
- If asked to fill out a landing card prior to arrival, provide only the required information and avoid referencing company affiliations. Use generic terms when identifying your occupation, such as “businessperson” or “salesperson.”
- Unless pressed by an immigration official, be vague about where you will be staying.

Once You Have Arrived

- Do not change large amounts of money at airport kiosks or make large withdrawals at airport ATMs. Spotters for crime rings often monitor these kiosks or ATMs.
- Ideally, you will be met and escorted to your hotel by a corporate colleague. In countries with a serious kidnapping problem, you should not be met by a high-profile, high-risk manager but instead by a company driver or junior staff member. You should be provided with his or her identity and his or her photo in advance. Under no circumstances should the driver carry a sign with your name or your company’s name on it; coded signs are the preferred means for establishing contact. Be certain of the driver’s legitimacy before getting in the vehicle.
- As a fallback, arrange for transportation from the airport through a business class hotel or an officially sanctioned car or taxi service. Those services typically have clearly marked kiosks either inside or immediately outside the arrivals areas.

- Never arrange for transportation through the hustlers working in the arrivals area. They may work with criminal groups who rob passengers enroute to their destinations.
- Rent cars only if you are very familiar with the terrain and make certain the rental is covered by your insurance. Self-driving is discouraged in most developing countries, as even minor accidents can trigger instant reprisals from witnesses, jail time and/or tortuous legal wrangling.
- If you do rent a car, remember that GPS systems do not consider security conditions along suggested routes.

At Your Hotel

- Upon check-in, do not furnish personal information to desk clerks, who in some cases collude with criminal organizations to victimize unsuspecting patrons.
- It is especially important to not provide cell phone numbers to hotel staff. In some countries, criminals call guests on cell phones in a bid to lure them out of their hotel rooms under a pretext, such as an impending police raid, to set the stage for what is known as a virtual kidnapping. For more information on avoiding becoming a victim of a virtual kidnapping, see the section below Kidnap Avoidance.
- Request a room above the second floor but below the tenth. This way, entry through the window is rendered difficult, but escape in the event of a fire is possible with emergency equipment. If you must stay on the first floor, always keep the windows locked.
- Memorize the fire evacuation plan for your room and inspect the escape route. You may be forced to evacuate in total darkness or heavy smoke. If obliged to evacuate your room, take your cell phone or flashlight. Also carry your key; in the event of a blocked escape route, you can return to your room and wait for help.
- Insist that all locks on your door work properly. If they do not, request a room change immediately.
- Carry a portable travel lock and practice removing it quickly. Inexpensive alarms are another option for hotel room doors.
- Never open your room door to someone you do not know or have not summoned. If someone purports to be from the hotel staff, call the front desk first to verify his or her identity before opening the door.

- Be suspicious of chance acquaintances made in or around the hotel. Do not provide your itinerary or personal information, and certainly do not invite them to your room.
- Do not accept a ride or leave the hotel with a new acquaintance.
- Do not trust room safes, which are notoriously vulnerable. If items must be secured, use lobby safe deposit facilities.

Kidnap Avoidance

Before leaving your home location, inform yourself of potential kidnap risks in the country you are visiting. There are three categories of kidnapping: virtual, express, and classical.

Virtual kidnapping is not a real kidnapping. It is a scam where your colleagues or loved ones are tricked into believing you have been abducted. In a virtual kidnapping, the victim and relatives or business associates are tricked into believing that a kidnapping has taken place. In many cases, the scammers tell the victim that he or she is being watched and insist that they move to a different hotel.

- Do not discuss your plans with hotel employees or take them into your confidence in any way.
- Exercise diligence and avoid sharing personal details with hotel staff — especially cell phone numbers, which can be used to lure your colleagues or loved ones into falling victim to a virtual kidnapping scam.
- Scammers often instruct call recipients to stay on the line to preclude their seeking help. If victimized, ignore such orders and contact a local colleague or your security representative.
- Hotel room phones are often used by scammers with the same objective. Be wary of callers using hotel lines.

Travelers can also be victimized in so-called **express kidnappings**, in which they are abducted off the street, at an ATM, or while riding in a vehicle. Victims are then driven around and forced to make ATM withdrawals or have their cards and PIN codes forcibly stolen to allow withdrawals by the attackers. Many of these kinds of assaults take place in the evening, with the victim held after midnight to avoid the daily withdrawal limit. Victims are rarely held until the next day.

- To help protect yourself, do not use ATMs located on the street. ATMs located within bank buildings are a safer option.



- If confronted by express kidnappers, comply with their instructions. Assume they are armed and prepared to use their weapons. Victims are usually freed after perpetrators have gotten what they can from ATMs. In rare cases, the kidnappers may also contact a colleague or relative and seek a ransom payment.

While most express kidnappings are random, classical ransom kidnappings are not. **Classical kidnapping** victims are almost always targeted by their kidnappers. Kidnap gangs carefully study the victim’s patterns of activity before they strike.

Those visiting from abroad, especially for brief visits, are rarely victimized. Resident employees and other personnel face a far higher risk of kidnapping, in every form.

Below are additional guidelines for kidnap avoidance:

- When travelers are kidnapped, it is often because they are in a vehicle belonging to a resident manager. In high-risk countries, avoid being picked up at the airport and/or shepherded around town by a high-profile colleague.
- Avoid being lured out of your hotel by a casual acquaintance.
- Inform yourself fully of the associated risks before venturing into the interior of a developing country. If necessary, arrange for appropriate protection. Both guerrilla groups and criminal gangs have been known to troll for foreigners in rural areas.

In the event you are abducted, here are some suggested guidelines to follow:

- Remain calm.
- Follow instructions without hesitation or defiance. Do not give your abductors cause to harm you.
- Provide a local phone contact (e.g., a company field office or the home or office of a vendor, distributor or other business contact) if one is solicited.
- Anticipate denial and disorientation, followed by depression, during the early days of your captivity. You may suffer sleep loss and intestinal disorders as well. These symptoms will recede if you are able to reduce stress and adapt to captivity.
- Adapt by dealing with your captors in a respectful but not subservient manner. Attempt to win their respect and sympathy by developing a person-to-person relationship with them. Tell them about your family and/or share other personal information to help your



- abductors see you as a human being rather than an asset.
- Avoid political discussion. If your captors wish to talk about their cause, listen closely without indicating agreement or disagreement. If asked for an opinion, say that you are not knowledgeable enough to comment.
- Eat, rest, and exercise as much as possible.
- Do not be disturbed by the so-called “Stockholm Syndrome” if it occurs — i.e., developing strong positive feelings toward your captors’ cause or their objective. This is normal and may help improve your chances for survival.
- If you have a clear opportunity to escape, take it, but be mindful that your abductors might have laid a trap for you. Statistically, your best chances lie in a negotiated release.
- Remember that efforts are being made to secure your safe release. Keep a positive frame of mind.

Avoiding Conventional Crime

When traveling abroad, you are far more likely to be a victim of conventional crime than kidnapping. Indeed, criminals regard foreigners, distinguishable by their clothing, mannerisms and even gait, as easy targets for crime because of their unfamiliarity with the local environment. Visitors are prone to carry more cash than locals and are also more likely to carry their passports and other valuables. Passports have cash value to criminals.

Criminals also rely on the knowledge that foreign victims rarely, if ever, remain in-country to testify against them if they are arrested.

When contemplating travel outside your home country, apprise yourself of the risks of conventional crime in the countries you plan to visit. Most destinations are relatively safe, but even in those environments one needs to remain alert and take certain precautions. Remember that you are not in your familiar environment.

The following precautions apply worldwide:

- Be on constant alert, especially to motorcyclists carrying a passenger. Muggers in many countries strike from motorcycles, where one offender drives while his accomplice attacks.
- Avoid wandering into unfamiliar areas, both during the day and especially at night.
- Walk with purpose, as if you are familiar with the area and know where you are going.
- Venture onto the streets with as few encumbrances as possible. Certainly, do not carry valuables.
- Keep cell phones hidden while you are on the street, as they are prized commodities for thieves in many countries.
- Protect your passport, which may be difficult to replace if lost in a pocket-picking, purse-snatching or mugging. Leave it in a safe deposit box or carry it in a place not easily accessible to muggers or grab artists, such as an ankle pouch or interior zippered pocket.

- To facilitate replacement of a passport, photocopy key pages showing its number, date and place of issue. Carry the copy separately from the passport and outside your wallet or purse. In some countries, police will accept the photocopy as proof of identification.
- If confronted by muggers, surrender your cell phone, purse, or briefcase. Assailants are often armed and prepared to use their weapons.
- Inform yourself about the safety of local ride-hailing services and taxis before utilizing them. Radio dispatched taxis or taxis provided by business-class hotels are generally the best option. Unauthorized taxis, such as those hailed from the street, should be avoided entirely. You should also ensure that the driver resets the meter or agrees to a set fare at the start of the trip, to avoid confrontation at the end of the journey.
- If you have misgivings about any hired vehicle, follow your gut and do not get in. Once inside, you are at the mercy of the driver.
- Always sit in the back of the vehicle. Do not permit the driver to stop for other fares.
- If you are traveling to a location outside your destination city, inform yourself of the security situation of your destination prior to departure.
- Familiarize yourself with ATM-related crime in the country you are visiting. When in doubt, use ATMs only inside business class hotels, banks and elite office complexes.
- Do not use computers in hotel lobbies and other public areas, including those at hotel business centers. Public networks are notoriously vulnerable to being hacked.
- Familiarize yourself with the level of credit card fraud in the country you are visiting. If credit card fraud is a problem, restrict use to business class hotels and other highly reputable establishments.
- Be prudent in your choice of drinking establishments. Drink-drugging as a prelude to robbery or sexual assault has become a problem in many countries, including several considered safe on most other scores. Drugging can be carried out by bartenders, waiters or casual acquaintances of either sex, so it is a good idea to always maintain visual contact with drinks. When in doubt, it is best to confine socializing to your hotel or establishments recommended by trusted local colleagues.

Risknet® Ratings
RED (Areas are highly volatile; travel is strongly discouraged)
ORANGE (Travel only when essential and with rigorous precautions)
AMBER (Risks are appreciable; serious precautions are warranted)
YELLOW (Reasonable precautions are warranted)
GREEN (Risks are modest; common sense precautions are warranted)

- Be wary of chance acquaintances and do not invite them back to your hotel room.
- Protect sensitive company information. Even the friendliest foreign countries engage in espionage. Only data essential to the success of the journey should be taken along (even in laptop computers). Laptops and/or documents need to be protected, ideally by consigning them to a safe in the company’s local office. Sensitive information should never be left in hotel rooms, to which local police and intelligence services have notoriously easy access. They can steal, photograph and return documents in the space of a few minutes without arousing your suspicion.

In general, the same commonsense rules apply to men and women when traveling overseas. However, women should be cognizant of some unique problems, notably sexual harassment, which may be overt and aggressive. If harassed verbally on the street, do not confront the harasser. Duck into a nearby store or another safe harbor. If a safe harbor is not available, appeal for help to older men and women in the vicinity.

Risks Beyond Kidnapping and Conventional Crime

Kidnapping and conventional crime avoidance should be at the forefront of the business traveler’s mind, but additional risks

must also be considered, such as pronounced terrorism, open hostilities to the traveler’s home country, and political and economic instability of the region being visited.

Destinations that exhibit these characteristics are generally classified as RED or ORANGE risks by The Ackerman Group. For a list of current regions that meet this description, access RISKNET online at www.risknet.com.

Travelers who find themselves committed to travelling to regions that exhibit these additional exposures should consult professionals in advance of travel, and add the following considerations to their preparation, above and beyond the advice provided elsewhere in this guide.

Travel to Terrorism Prone Regions

In countries with pronounced terrorism problems, it is wise to patronize either major hotels with excellent security or smaller, boutique hotels, which are rarely targeted. In countries with especially severe terrorism problems, companies should arrange for travelers to stay in apartments in secure compounds.

It is wise to steer clear of places, other than hotels, in which expatriates congregate. These include bars, restaurants, night clubs, trendy shopping malls, major tourist attractions and places of worship. Venture out of your hotel only on necessary errands. Inform yourself of terrorism risks when venturing into the interior of regions that may be controlled by terrorist groups and make necessary security arrangements based on fresh, trustworthy local intelligence.



Travel to Politically Hostile Regions

Travel to politically hostile locales requires a much higher level of preparation and discretion than normal business travel. Be aware that you will be in unfriendly territory and that the police cannot be relied upon to protect you. On the contrary, the authorities may well be out to embarrass, compromise and/or exploit you for political gain.

Before traveling to hostile countries:

- Make certain that your visa is in order.
- Anticipate a thorough search of your luggage and your person upon arrival. If you carry prohibited items, you risk not only their confiscation but also your arrest.
- Do not honor requests to carry letters or packages of any sort into the country, however innocent they may appear.
- The following may be prohibited, or at a minimum may attract unwanted attention from customs officials:
 - Books by prominent dissidents and other controversial printed or electronic material
 - Digital recorders and other devices that may be considered “spy gear”, regardless of how benign they may be in your home country
 - Expensive watches and other jewelry; if they must be carried, they should be declared upon entry to avoid confiscation on departure
- Be aware of the legal limits of cash, both foreign and local, that you are permitted to carry into the country. Use credit cards whenever possible.
- If you must travel with a laptop computer, be prepared to allow authorities access upon request.

Once in the country, travelers must obey laws and regulations to the letter. Those who flout them face arrest and imprisonment. Rules of prudent behavior include the following:

- If your visa limits you to certain activities or specific geographic areas, respect those caveats.
- Do not try to compile information on the country you are visiting. No matter how innocuous a market survey may seem to you, such information gathering is likely to raise suspicions.

- Avoid dissidents.
- Never engage in political discussion with anyone and keep away from any potentially controversial subject.
- Do not photograph government buildings or objects with possible military applications.
- Do not reveal personal information to anyone, especially casual acquaintances. Be suspicious of everyone. Cleaning staff, taxi drivers and the like all may report to the police. Be especially suspicious of attractive and flirtatious men or women. They may be intelligence operatives.
- Never furnish false information of any kind.
- Be prudent in all communications, including online communications, messaging apps or social media. Hostile intelligence services mine communications for information they may find useful. Assume that even password protected emails can be surveyed.
- Assume that laptops left in hotel rooms will be scrutinized.
- If you suspect that you are under surveillance, do not try to avoid it. Carry on business as usual; any attempt to “lose” surveillance could arouse suspicion. Surveillances are normally undertaken by teams of people and may be difficult to detect.
- Do not use rental cars, as you may be subjected to exorbitant fines or even detention for minor traffic offenses and accidents.
- Convert currency only in officially sanctioned exchanges and retain all receipts. Never convert currency on the black market.
- Do not sell personal items. Transactions of this sort may be a criminal offense.
- If you purchase antiques, do so in stores that can provide you with a certificate of export.
- Do not agree to carry anything out of a hostile country for a local contact, no matter how innocent the item may appear.
- Depart as soon as you have finished your business. The longer you stay, the greater the risk.
- If the state of relations between your own country and the one you are visiting deteriorates, depart immediately.

Travel to Politically Unstable Countries

- When traveling to politically unstable countries it is wise to inform your embassy of your presence and to provide contact information.
- The watchword for travel to unstable countries is vigilance. Monitor internal developments using multiple resources, including your on-the-ground contacts, embassies and private analytical services. If the security situation deteriorates, depart immediately.
- Some emergencies, such as coups, erupt with no warning. If taken by surprise, the best thing to do at the first sound of gunfire or a report of hostilities is to take shelter inside a hotel or a neutral building (i.e., one that is not apt to be a military target). Government facilities of any sort are likely to be military targets, as are television stations and other communications centers.
- If you have sufficient food and water, remain in your safe harbor unless:
 - There is imminent danger of it becoming engulfed in hostilities
 - A military force, embassy or humanitarian organization organizes an evacuation
 - Authoritative word is received that hostilities have been suspended or terminated
- Do not attempt to follow the action from a window or balcony. Stay in an interior area of the building.
- If you must move out of safe harbor, it is generally best to move in a direction away from hostilities (e.g., away from the troops, tanks and/or circling helicopters).
- Under most circumstances, it is inadvisable to make a run for the airport with hostilities still in progress. The airport will probably be closed. Moreover, it is likely to be a magnet for fighting and, in any case, your path to it will likely be impeded by military roadblocks manned by nervous soldiers.
- Similarly, overland evacuation routes may hold unexpected dangers.
- Advise your home office of the problem. Colleagues may be able to arrange for your evacuation.
- In some cases, your embassy may arrange to evacuate its citizens.

Culture and Travel Precautions

Travelers that expect to travel to countries that are culturally different than their own are wise to review the customs and practices of their destination well before departure, as they may be very different from what they practice at home and may require additional precautions.

The following additional precautions should be taken when traveling to these areas:

- Do not carry alcoholic beverages of any kind. Make no attempt to obtain or consume alcoholic beverages in countries in which they are banned. Anticipate a thorough search of your luggage and possibly your person upon arrival. If you carry prohibited items, you risk not only their confiscation but also your arrest.
- Be cautious in accepting invitations to parties at which alcohol may be present.
- Do not carry racy magazines, books, or videos.
- Do not carry printed or electronic material that could be considered offensive by the local regime.
- Carry medicines in their original containers, along with copies of your original prescriptions.
- Inform yourself of the customs/norms of the area and dress appropriately. Pack conservative clothing, including long-sleeved shirts, long dresses, head scarves or even full body cloaks. Foreigners, including those visiting, are generally not given a pass.
- If working out, do not jog or otherwise go out in public wearing an exercise outfit that may be considered offensive.
- Upon arrival, review all local laws and restrictions with local contacts familiar with them.
- In some countries, you may need to avoid socializing with anyone of the opposite sex who is not your spouse.

About the Ackerman Group, LLC

The Ackerman Group is widely recognized for its expertise in addressing corporate-related terrorism and crime. It provides risk forecasting, security training, security design and investigative services to numerous American, European and Japanese multinationals and stands ready at a moment's notice to assist them in dealing with a broad range of emergencies, including kidnappings, extortions, threats to personnel and evacuations. Its senior staff, based in Ft. Lauderdale, Salt Lake City, Paris and Bangkok, is complemented by a worldwide network of trusted associates.

About RISKNET®

The Ackerman Group's Risks Forecast Service analyzes terrorism and political stability risks in more than 100 countries. RISKNET® electronic reporting is accessible worldwide on a 24-hour basis and is updated throughout the business day. Some of the features of RISKNET® include:

The Executive Digest — A rundown of breaking developments that could affect your travel and business operations. It is published at 9 a.m. Eastern Standard Time and updated throughout the business day during periods of emergency. Users may request the digest be delivered via email.

Country Summaries — Assessments of current terrorism, crime and political stability risks in more than 100 countries, with security advice designed for both decisionmakers and travelers.

Air Travel Guide — Provides comments on terrorism risks to air travel.

City Guides — Offers recommendations on the best means of traveling from the airport to town, the most appropriate ways of getting around (by foot and/or vehicle) and the safest hotels in more than 140 cities worldwide. Special security concerns are also addressed.

About the Author

Widely acknowledged as one of America's leading authorities on terrorism, Mike Ackerman's forte is recovering kidnap victims. He has lectured at the National War College, the Harvard Business School and Dartmouth's Amos Tuck School of Business Administration, has appeared before the crisis-management teams of numerous multinational corporations and has made more than 50 appearances as a commentator on terrorism and intelligence matters on major news networks. His book, *Counterterrorism Strategies for Corporations: The Ackerman Principles*, was published in 2008. Ackerman served in the CIA's Clandestine Services for 11 years before resigning in 1975 to protest the congressional investigation of the Agency then in progress and plead for the preservation of America's intelligence capability. In the CIA he had undertaken intelligence operations in 20 European, Latin American and African countries. Fluent in Spanish and conversant in Russian and Italian, Ackerman graduated from Dartmouth College magna cum laude and holds an M.A. from Columbia. He was a security officer in the US Air Force Strategic Air Command.



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