

PRIVATE CHOICE PREMIERSM – KIDNAP & RANSOM/EXTORTION INSURANCE

Protect your business and employees against threats at home and abroad.



Kidnapping is a real and dangerous threat. The global security environment has changed over the last decade, and as terrorism concerns increase throughout the world, kidnap and ransom insurance has become must-have protection for companies – especially those that continue to expand their businesses globally.

THE HARTFORD CAN HELP PROTECT YOUR BUSINESS AND EMPLOYEES FROM LOSSES DUE TO KIDNAP & RANSOM/EXTORTION, BOTH IN THE U.S. AND ABROAD

Having kidnap & ransom/extortion insurance is more important than ever.

The U.S. Department of State, Bureau of Consular Affairs has issued worldwide caution¹ to U.S. citizens to maintain a level of vigilance and take appropriate steps to increase their security awareness. This warning is in response to the continuing threat of terrorist actions and violence against U.S. citizens and their interests throughout the world, including kidnapping.

The cost of a kidnap and ransom insurance policy is inexpensive when compared to the unimaginable consequences of one of your valued employees being kidnapped and held for ransom.

WHAT'S COVERED

The Hartford offers kidnap & ransom/extortion insurance that provides:

- Ransom monies paid by an insured entity resulting from a covered kidnapping or extortion threat
- Expenses paid by an insured entity resulting from a covered kidnapping, extortion threat, detention or hijacking of any insured person
- Extortion can mean:
 - » Bodily injury extortion
 - » Property damage extortion
 - » Products extortion
 - » Trade secrets extortion
 - » Computer threat
- Personal incidental loss coverage
- Insureds include:
 - » Employees
 - » Relatives of employees
 - » Guest or any person retained to deliver ransom monies or extortion threat
- Express kidnap expense sublimit
- Repatriation expense sublimit available for a covered emergency political repatriation

| DECIDE IF KIDNAP & RANSOM INSURANCE IS RIGHT FOR YOU | | |
|---|--------------------------|--------------------------|
| | YES | NO |
| 1. Does your company have any employees who ever travel outside of the United States? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Does your company have any employees who have ever mentioned – even in passing – that an ex-spouse, ex-boyfriend or ex-girlfriend has been harassing them? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you hired any employees in the past without conducting criminal background checks? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Does your company have any employees who have a significant net worth? | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Does your company have any locations overseas? | <input type="checkbox"/> | <input type="checkbox"/> |
| If you answered “Yes” to two or more of these questions, then kidnap & ransom/extortion insurance from The Hartford is the right choice for your business. | | |

Prepare. Protect. Prevail. With The Hartford.[®]



THE HARTFORD DIFFERENCE – SEE HOW OUR KIDNAP & RANSOM/EXTORTION COVERAGE STACKS UP

Our kidnap & ransom/extortion policy not only offers comprehensive coverage, but also includes crisis management services from a large, established response company providing global risk solutions, including kidnap prevention and kidnap response services.

Response services are provided by Aegis Response, a UK-based kidnap, ransom and extortion service led by a team with over 50 years' experience of successfully resolving hundreds of cases worldwide. In the event of an incident, Aegis Response will immediately dispatch one or more of its experienced response consultants to the client's aid, anywhere in the world.²

TOP CARRIER YOU CAN RELY ON

- Long history in the management and professional liability insurance market
- Experienced team of underwriters and managers located across the country in regional offices of The Hartford
- 200+ years delivering on our promises to pay claims
- Dedicated claims staff widely recognized for superior customer service
- Specialized risk engineering services

LEARN MORE. Contact your agent from The Hartford today or visit us at thehartford.com/premier.



Business Insurance
Employee Benefits
Auto
Home

¹ Travel.State.gov, A Service of the Bureau of Consular Affairs: travel.state.gov/travel/cis_pa_tw/pa/pa_4787.html

² The Hartford has arranged for crisis management services for our policyholders from some third-party service providers. Such service providers are independent contractors and not agents of The Hartford. The Hartford does not warrant the performance of third-party service providers even if paid for as part of the policy coverage, and disclaims all liability with respect to use of or reliance on such third-party service providers.

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described

in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of October 2016.

In Texas, insurance is underwritten by Hartford Fire Insurance Company and Twin City Fire Insurance Company. In California, insurance is underwritten by Twin City Fire Insurance Company.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including Hartford Fire Insurance Company. Its headquarters is in Hartford, CT.