



Kidnap and Ransom Insurance



Kidnapping and extortion are significant threats to organizations and those who serve them around the world. Most vulnerable are organizations with employees based or who travel overseas. Organizations with high profiles or with operations that handle large amounts of cash, or that work with sensitive information, or technology, are also at risk. Properly managing a kidnapping, extortion or other crisis event is essential in protecting the life and well-being of a victim as well as an organization's assets, including its reputation.

Kidnap and ransom (K&R) insurance protects organizations against the financial loss that can arise when an employee is seized or detained for ransom or in the face of extortion. Backed by exceptional consultant, medical, and emergency travel assistance services, we lend organizations the experience and resources typically not provided in-house to manage and resolve these incidents successfully.

Coverage Highlights

- Extends the definition of insured to include officers, directors and employees, their guests, relatives, and any person delivering or handling ransom money
- Encompasses a broad range of claims including: kidnapping, wrongful detention, extortion (against persons and property), and hijacking
- Applies coverage to employees and relatives around the clock, whether business related or otherwise
- Immediately reimburses the insured for expenses/ransom once a covered crisis is over and payments made are received
- Provides clients with exceptional consultant, medical and emergency travel assistance services in conjunction with our service partners: Travel Guard, and NYA International
- Includes access to Global SafeTravel, an easy-to-use, web-based system that enables organizations to keep their business travellers informed and up-to-date, manage, track and communicate with travelling employees, and provide them with immediate, 24/7 assistance in the event of any incident
- Offers 24/7 access to in-house claims personnel dedicated to K&R related claims

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Benefits and Features of AIG's Coverage

Broad Risk Appetite

AIG offers up to \$50 million in primary limits for stand-alone kidnap and ransom insurance. With our appetite to underwrite all types of kidnap and ransom insurance globally, we have the ability to protect individuals and their families within all aspects of their personal and professional lives. We offer everything from traditional corporate kidnap and ransom insurance to individual and family policies. Simply put, we offer a worldwide policy with very few restrictions.

Expert Underwriting

AIG has been underwriting in this particular sector for over 30 years. In addition to our specialist Canadian staff, we have more than 200 authorized underwriters writing the business globally. We have the knowledge and experience to anticipate trends, while providing forward-looking and flexible solutions to fit the needs of each individual client. Our local and regional presence means that we can make fast and effective decisions, which is critical in this particular line of business.

Claims Expertise

AIG has a proven track record of handling and quickly paying claims when clients need it most. We have dedicated claims specialists that focus solely on this class of business and have been doing so for a number of years. Many of our claims professionals situated around the globe hold advanced degrees or professional designations and are well-qualified within their area of expertise.



Best-in-Class Coverage

AIG offers CrisiSolution® – a comprehensive package of vital services and insurance protection to respond to a number of crisis events that can occur while travelling or residing in various “hot spots” and major city centres worldwide. CrisiSolution insurance is more than just traditional kidnap and ransom (K&R); it provides cover for a range of threats against company employees, their families and private clients. This coverage also provides clients with exceptional consultant medical and emergency travel assistance through

NYA International Limited, a global specialist in crisis prevention and response for over 25 years and Travel Guard, AIG's own crisis and travel consultancy.

Product Breadth

We provide access to prevention and response services from NYA International, a world-class specialist crisis response consultancy. NYA has the largest global specialist response team in the industry; all of whom are either full time employees or exclusively retained, making ours one of the leading insurance solutions in the market.

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American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: www.linkedin.com/company/aig.

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03/18 SP1005G