



Kidnap & Ransom Insurance

While rarely publicized, crisis events such as kidnap for ransom, extortion and wrongful detention are ever-increasing threats to not businesses and their employees as they conduct international business, but also employees' families traveling with them.

Whether traveling the globe for business opportunities, vacationing or establishing a residence overseas, it is important to have a comprehensive package of both insurance and service protection to respond to these crisis events that can occur in the various "hot spots" and major city centers worldwide.

Benefits and Features

- Broad coverage for expenses relating to:
 - Ransom/extortion
 - Consulting
 - Judgements, settlements and defense costs
 - Death and dismemberment
 - Personal financial loss, medical, rest and rehabilitation and travel
- Protection for traveling employees and their families, with the best-in-class prevention, response and security consultancy services from Crisis24, R3 Continuum and AIG Travel
- Broad risk appetite, offering worldwide coverage with up to \$25 million in primary limits and the ability to tailor coverage to specific client requirements
- Round-the-clock coverage for insured persons and relatives, whether business-related or otherwise
- Claims expertise with a proven track record of quickly handling and paying claims

Basic Coverage

- Kidnap and ransom
- Extortion
- Wrongful detention
- Hijacking

Supplemental Coverage Endorsements

- Threat
- Disappearance
- Child abduction
- Evacuation and repatriation
- Express kidnapping for an event lasting less than 24 hours
- Stalking



Crisis Prevention and Response

Crisis24

As part of their premium, CrisiSolution® insureds have access to response and consulting services from Crisis24, a highly specialist security risk and crisis management consultancy with 30 years' experience. Crisis24 has one of the largest teams of exclusively retained consultants in the industry and advises on an average of over 120 incidents each year, which means their response consultants remain current on a wide range of incident types all around the world. Crisis24 response consultants are strategically based across 16 global locations, enabling them to provide the most rapid response in the industry, local expertise, language and cultural understanding and a high degree of operational resilience.

Crisis24 offers a wide scope of risk and crisis management services, including but not limited to:

- Crisis management capability building
- Security risk management
- Training including simulated workshops
- Cyber security risk management
- Travel risk management

R3 Continuum

For three decades, R3 Continuum's crisis leadership preparedness and response consultancy has helped executives and organizations worldwide. As a psychologically based firm, they have the experience, expertise and reach to quickly and effectively protect reputation and other core assets when unexpectedly threatened. R3 responds to over 1,500 disruptive events per month. Its broad and active service portfolio allows them to provide solutions based on industry best practices in order to diminish the probability and severity of individual, strategic, operational and financial impacts.

R3 Continuum provides insureds with services including, but not limited to:

- Strategic crisis planning, training, education, exercises and simulations
- Executive resilience support, on-demand consultations, coaching and large event assistance
- Strategic crisis response, communications, services and management

AIG Travel

With a wide array of travel and security assistance services, AIG Travel helps millions of travelers solve problems and manage risks worldwide. Wherever CrisiSolution policyholders may travel to,* in the event of a security issue or unexpected travel problem, AIG Travel is never more than a phone call away. Through eight wholly owned, state-of-the-art global service centers conveniently located in Asia, Europe and the Americas, customers have access to 24/7 emergency travel assistance and security services with more than 40 languages spoken onsite.

AIG Travel helps CrisiSolution policyholders address their emergency travel needs with expediency and expert care, including:

- Domestic U.S. capabilities of the AIG Travel security team
- 24/7 worldwide travel assistance
- Global Watch assistance website and mobile app, www.aig.com/globalwatch

Learn more at www.aig.com/KidnapandRansom or contact us at FinancialLines@aig.com.

*AIG Travel cannot provide assistance into any country that is the subject of economic and/or diplomatic sanctions, prohibitions or restrictions.

AIG Travel, a member of American International Group, Inc., provides travel insurance and global assistance through innovative product offerings. Travel Guard® is the marketing name for its portfolio of travel insurance and travel-related services. From lost luggage to a medical emergency, our 24/7 multilingual assistance team is always just a phone call away. Through our global service centers and a network of experienced providers, we deliver medical and security assistance to help our customers travel with confidence. AIG Travel is a socially responsible and inclusive organization that meets the diverse needs of leisure and corporate travelers alike. Learn more at www.aig.com/travel or www.travelguard.com, and follow us on Twitter, Facebook, Instagram and LinkedIn. American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, 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. Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) [www.twitter.com/AIGinsurance](https://twitter.com/AIGinsurance) | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference herein. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.