

# Product Profile

## Family Kidnap & Ransom

In today's world, kidnap and extortion are a very real and growing threat to businesses and private persons. As many as 30,000 people are kidnapped each year in more than 40 countries; these are mainly Latin America, Africa, Middle East, and some of the most notorious cases have been in Western Europe. Wealthy or high profile private persons and their families travelling overseas are susceptible to these risks.

### Cover highlights

Cover is provided for the following incidents:

- Kidnapping or alleged kidnapping
- Extortion
- Detention
- Hijacking

### Cover option

#### Evacuation and repatriation:

Costs and expenses related to an emergency evacuation of an Insured Person to his country of citizenship following a formal recommendation of the Appropriate Authorities

### Service Features

As the types, locations and frequency of crisis events are constantly changing, we find it important to protect the insured and his family with the best-in-class security consultancy services in conjunction with our service partner NYA International Limited (NYA).

### Benefits

- Limit capacity up to \$50 million
- Coverage for Insured Persons and Relatives around the clock, whether business related or otherwise
- In-house and experienced claims personnel are available 24-hours-a-day, 7-days-a-week, solely dedicated to crisis management claims
- Underwriting expertise
- **Guaranteed and immediate access to specialist response consultants who advise on the complex and sensitive issues that need to be addressed in order to obtain the safe release of the victim. The fees and expenses of the response consultants are unlimited following an insured incident.**



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### Key Facts

- Kidnap and Ransom
- Extortion and hijack
- Family covered
- Confidentiality
- 24/7 international expert consultancy response

### How AIG can help

- Each year there are about 15,000 kidnaps for ransom generating about half a billion dollars in income. Kidnapping for Ransom extends across Latin America, Caribbean, Africa, Eastern Europe, Middle East and into parts of India and Pakistan to Central and South East Asia.
- AIG' long expertise and experience as a major provider of kidnap for ransom insurance means we understand behaviour and reactions of kidnappers and how these can largely be anticipated and guarded against. This insight and understanding lies at the heart of the protection we provide, against kidnapping for ransom, wrongful detention and in extortion scenarios.

### Few tips from our partner NYA International

- Make sure you have good exterior lighting, particularly around the front and the back door.
- If you are expecting service personnel, ask their company in advance for the name of the person who will be coming
- Avoid the central lane and do not let yourself get boxed in. You should be able to see tarmac and the wheels of the vehicle in front
- Make photocopies of your passport, visas and tickets and keep them separate from your passport, wallet, purse or other original documents



### Bring on tomorrow

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This product profile is intended as a guide to coverage benefits only. Scope and precise breadth of policy coverage is subject to the specific terms and conditions of the policy wording.