

# Protecting your business

A comprehensive guide to  
crisis and security risks

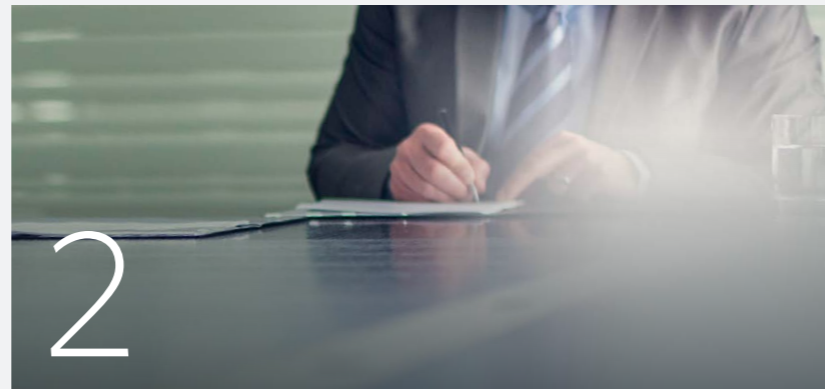
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**Overview**

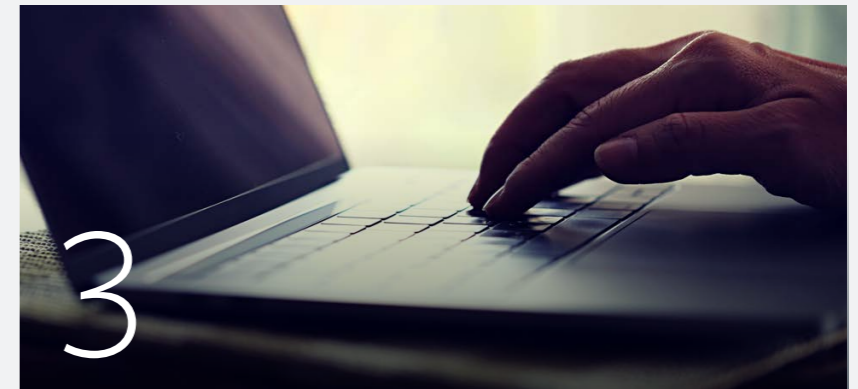
Uncovering the challenges of crisis and security risks



2

**What we cover**

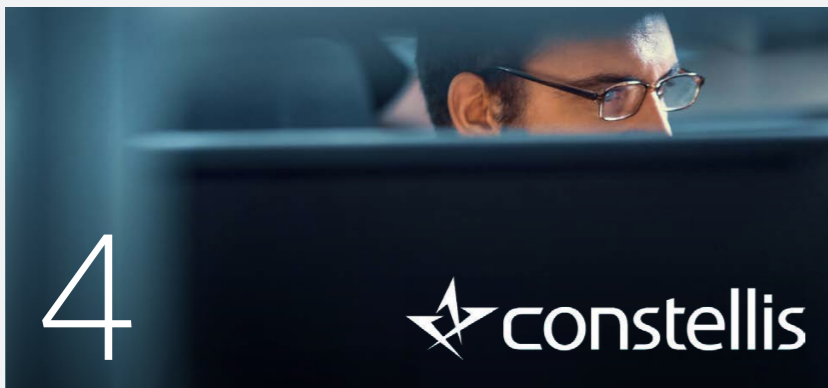
A review of our indemnity and response capabilities



3

**Our products**

A comprehensive list of all our crisis and security insured events and coverage extensions

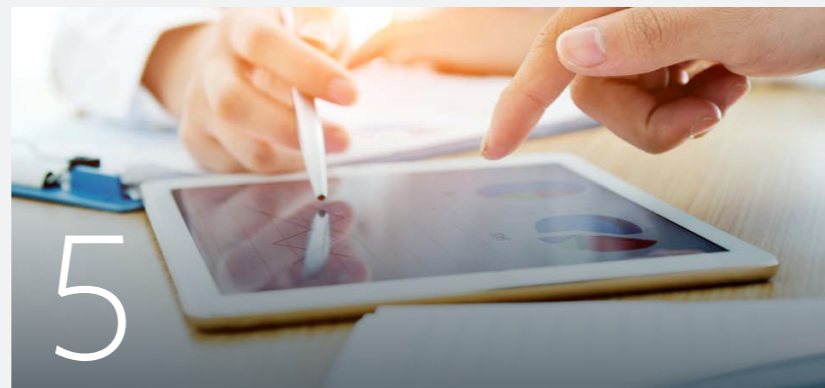


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 **constellis**

**Crisis partner services**

Introducing Constellis, our exclusively retained crisis response partner



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**Risk and security insights**

An overview of the data and statistics for crisis-sensitive regions worldwide



6

**Industry scenarios**

Illustrative case studies of risk scenarios and crisis response across a wide range of business sectors



## Crisis and security risks

In these unpredictable and volatile times, businesses and other organisations face a growing range of security risks. It’s an issue they need to take seriously, not least because of the duty of care they owe to their employees and other stakeholders.

Insurance to protect employees is well established within high profile sectors, such as construction, telecoms and energy, that operate in hazardous locations. But these days every type of organisation could be affected: from multinationals to small businesses across all sectors, along with government departments, not for profit organisations and charities.

The range of threats is growing too. Today’s increasingly global business world means that employees of all types, including directors, managers and technicians, regularly visit countries where there are heightened risks.

For example, India and Brazil are among the world’s most lucrative emerging markets, yet they also feature in the top 20 countries for kidnap, extortion and illegal detention risks. Closer to home, the wave of tragic terrorist attacks across Europe has demonstrated that there are no truly safe havens.

Even inside their own offices, employees face the growing threat of cyber-crime, with malware, ransomware and other threats costing businesses millions while wreaking havoc across entire supply chains. According to a report by Cybersecurity Online, global ransomware damage costs were predicted to exceed \$5 billion by 2017. That’s up from \$325 million in 2015 – a fifteen-fold increase in two years, and expected to worsen.\*

In response to these evolving threats, the insurance industry has developed products that offer a broader range of support services to employees. Moving beyond the more traditional definition of kidnap, the coverage afforded also includes illegal detention and extortion, including cyber extortion.

In this guide, we’ll take a closer look at these risks and the insurance products that can mitigate them.

\*www.csoonline.com/article/3197582/leadership-management/ransomware-damages-rise-15x-in-2-years-to-hit-5-billion-in-2017.html

### 40 years+

Travelers has been writing Kidnap and Ransom insurance since 1977.

### AA rated

Standard & Poor’s has rated Travelers AA, a testament to the inherent financial strength that enables us to pay out large claims.

### 125+ countries

Travelers offers the products, service and expertise to meet a range of crisis and security risks in over 125 countries.

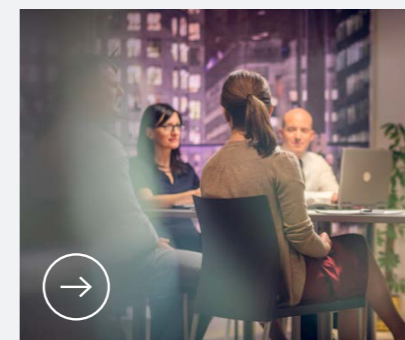
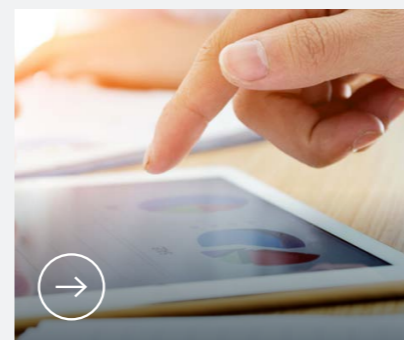
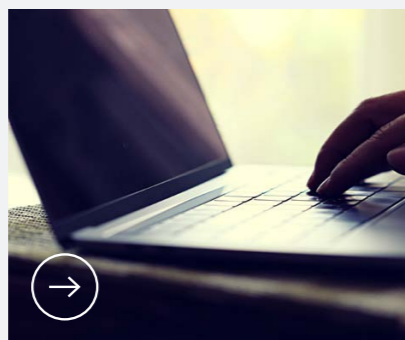
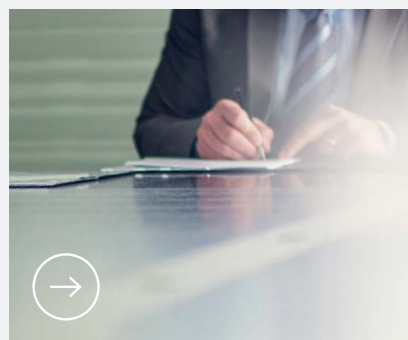
### Lloyd’s of London

Through the internationally renowned platform of the Lloyd’s of London insurance market, Travelers underwrites several specialist business classes for our brokers and clients across the world.

### Crisis partner services

Constellis is the world’s largest dedicated risk management company. They are a leading provider of operational support and risk management services to government and commercial organisations worldwide.

#### Read more



What we cover

Our products

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Industry scenarios

# Protecting our customers needs

## What we cover

A review of our indemnity and response capabilities.

[➤ Read more...](#)

## Indemnity

The threat of kidnap or extortion for ransom is a real and growing danger to organisations everywhere. The extent of the problem is hard to assess, as many incidents go unreported. However, at Travelers, we estimate that tens of thousands of kidnappings occur worldwide every year, and our experience shows they can happen anywhere.

When an individual is kidnapped, there are numerous repercussions. Employers must manage several important and sensitive issues, including the loss of a key employee, the need to interact sensitively with family members and the broader impact on their organisational security and business continuity.

They will also find themselves dealing with law enforcement agencies, governments and the media, perhaps for the first time. It's a lot to cope with, which is why adequate insurance against these events, and access to specialist advice when they occur, should form an integral part of every organisation's crisis management plan.

The underwriting team at Travelers has over 40 years' specialist experience in this area. We understand the many difficulties that can arise during an incident and the impact on hostages, victims, relatives, employers and colleagues. As a leading insurance provider in this area, we cover businesses against losses occurring from kidnap, extortion, illegal detention and hijack incidents.

### **Insured events for Travelers Kidnap & Ransom coverage:**

- Kidnap
- Illegal Detention
- Extortion (product, threat, property damage and cyber)
- Hijack

### **Extensions to cover:**

- Emergency Political Repatriation and Relocation Expenses
- Mysterious Disappearance
- Threat Response
- Business Interruption Resulting from a Covered Event (Loss of earnings)
- Cyber Extortion – Business Interruption
- Express Kidnap
- Hostage Crisis
- Product Recall and Destruction costs
- Workplace Violence/Assault
- Child Abduction

View this video to learn more about Travelers' Kidnap & Ransom insurance.



## Crisis Response Services (K&R)

Businesses today must be vigilant in the face of numerous threats to their employees, including kidnap, illegal detention, extortion, product extortion, hijack or even disappearance without cause. Victims are often targeted because of their connection to the company, rather than their seniority, so non-employees, such as independent consultants or even employees' family members may also need protection.

### Crisis Management

A vital benefit of our policies is that they provide priority access to Constellis from the moment an incident occurs. The policy provides clients with initial telephone assistance and deployment of consultants to the client's location where required. Should an incident occur, Constellis will act independently of Travelers to focus solely on the safety of the victim(s). Drawing on years of experience in managing crisis situations, plus strong local knowledge, they will help the insured to make fully informed decisions.

### Crisis Prevention

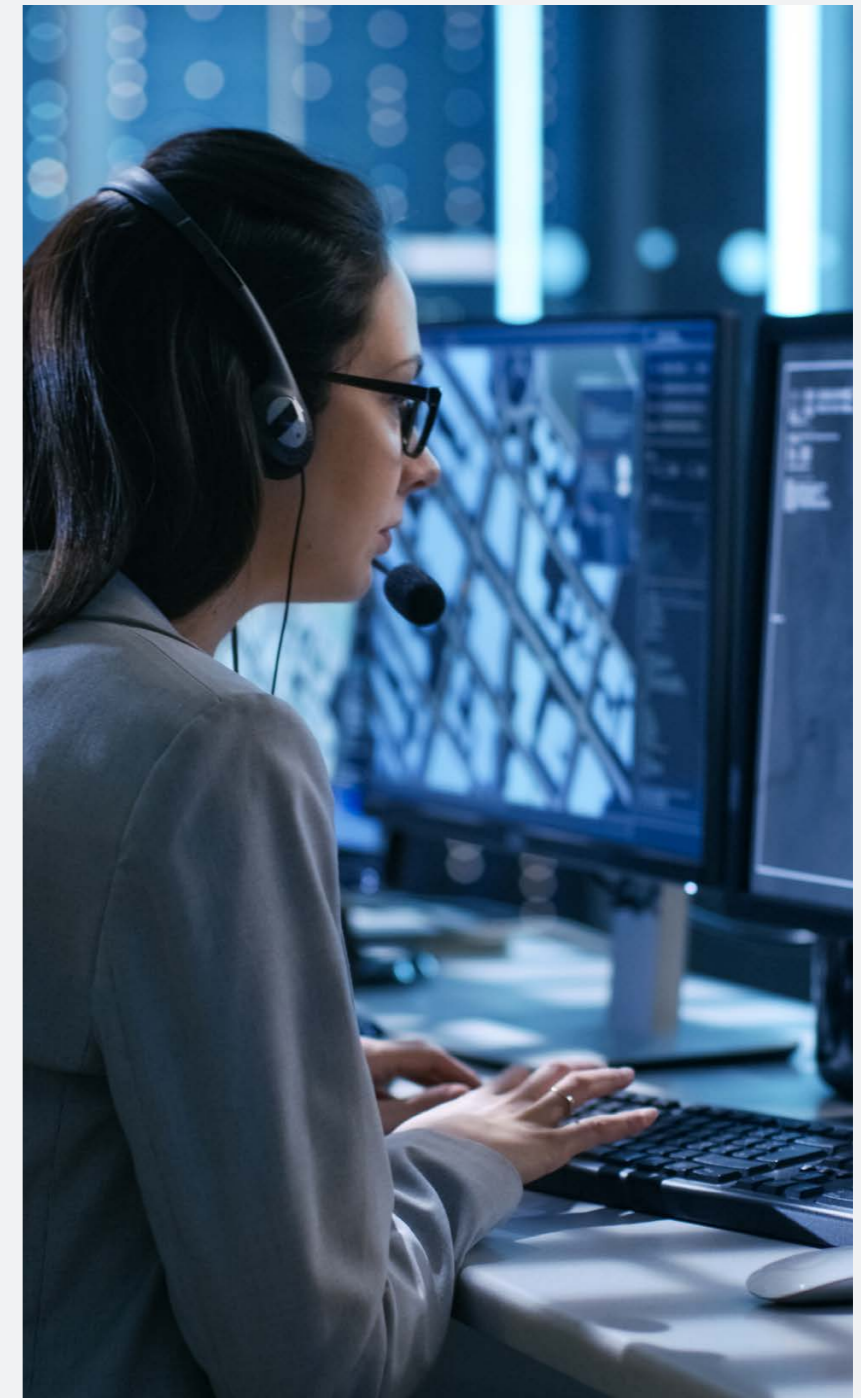
We encourage our policyholders, whether businesses or other organisations, to take whatever steps are necessary to reduce the possibility of a crisis. Constellis offers prevention services such as crisis management planning, risk awareness, defensive driving and surveillance avoidance techniques.

### Free Travel and Security Information

Travelers policyholders also receive a free subscription to Constellis Group Worldview, an online service containing travel briefings on 180 countries and 400 cities. Worldview includes pertinent information about each location within a concise format written with the traveller in mind.

It includes information on the following:

- Destination Threat Rating
- Country Overview
- City Overview
- Security Situation
- Assessment of Local Police
- Fire Safety
- Communications
- Health Issues
- Emergency Contact



## Security Resource & Response (SRR)

Terrorist attacks, political instability and war continue to bring devastation to many parts of our world. Meanwhile, closer to home, assault, blackmail, bribery and violence still occur in some workplaces. Travelers helps companies manage the variety of threats their employees face and, through our partner Constellis, supports them in dealing with the challenges should an incident occur.

Our product has been substantially broadened to include the considerable range of security-related incidents that could affect a corporation's employees anywhere in the world. The traditional K&R product has also been enhanced to include access to **Constellis crisis management services** for a much greater range of events.

Constellis is the world's largest dedicated risk management company with more than 17,000 employees operating in over 30 countries. Their global footprint and extensive project experience enables them to offer outstanding local and regional knowledge, excellent local contacts and multiple language capabilities. If an incident should occur, the insured will have 24/7 access to Constellis.

**Security Resource & Response (SRR)** is our most comprehensive security product to date. We believe it can meet the full range of risks that organisations and their people face today.

### Travelers' Security Resource & Response product will cover the fees and expenses of Constellis for the following events:

- Abduction
- Act of Terrorism
- Aiding and Abetting (how to avoid)
- Assault
- Blackmail
- Bribery Demand
- Civil Commotion
- Civil War
- Competitor Misconduct
- Confiscation
- Coup d'état
- Deprivation
- Hostage Crisis
- Industrial Espionage
- Insurrection
- Malicious Damage
- Murder
- Mysterious Disappearance (Investigation Services)
- Occupation
- Product Tampering
- Rebellion
- Revolution
- Riot
- Sabotage
- Stalking (Support Services)
- Suspicious Death
- Threat (Assessment Services)
- War
- Workplace Violence

### Constellis will help



Evaluate the nature of an insured event.



Mitigate the impact of an insured event.



Maintain and resume normal business operations during or immediately after an insured event.

# Protecting every eventuality

## Our products

A comprehensive list of all our crisis and security insured events and coverage extensions.

[➤ Read more...](#)



## Kidnap & Ransom

Travelers has been offering this specialised insurance product since 1977 and has one of the most experienced underwriting teams in the marketplace. Our innovative service is bespoke to each client's individual needs.

### Insured events for Travelers Kidnap & Ransom coverage:

- Kidnap
- Illegal Detention
- Extortion (product threat, property damage and cyber)
- Hijack

### A Complete Insurance Solution

Travelers offers a range of policies that can be adapted to meet individual requirements. Typically, they will include the following:

- Priority access to Constellis, a company that provides crisis management services, advice and support throughout an incident. Costs are covered on an unlimited basis.
- Reimbursement of ransom payments.
- Loss of ransom in transit.
- Various expenses including rewards, independent negotiators' fees, public relations consultants, interpreters, travel and accommodation costs, psychiatric, medical and dental care costs, legal advice and payment of the salary of the detained person and/or their replacement.
- Legal Liability.
- Personal accident benefits.

### Further extensions include:

1. Emergency Political Repatriation and Relocation Expenses
2. Mysterious Disappearance
3. Threat Response
4. Business Interruption Resulting from a Covered Event (loss of earnings)
5. Cyber Extortion – Business Interruption
6. Express Kidnap
7. Hostage Crisis
8. Product Recall and Destruction costs
9. Workplace Violence/Assault
10. Child Abduction

### Policy extensions guide:

#### 1. Emergency Political Repatriation and Relocation Expenses

##### Insured event:

Repatriation necessitated by:

- Officials of your resident country issuing, for reasons other than medical, a recommendation that you should leave the country, or area within the country, in which you are temporarily resident or visiting; or
- your being expelled or declared persona non-grata on the written authority of the recognised government of the country of temporary residence; or
- the wholesale seizure, confiscation or expropriation of your property, plant and equipment; or
- you and the nominated response consultant agreeing that, for reasons other than medical, such emergency political repatriation is necessary.

### What is covered:

- Costs for travel to the nearest place of safety or to your resident country.
- Reasonable accommodation (for up to 14 days).
- Gross salary, excluding any bonuses and allowances (up to three months).
- Personal effects.
- The fees and expenses of the response consultants.

### Exclusions include but are not limited to:

- Violation of the laws or regulations of the country in which the insured event takes place.
- The failure to properly procure or maintain immigration, work, residence or similar visas, permits or other documentation.
- A debt, insolvency, commercial failure, repossession of any property by a title holder or any other financial cause.
- The failure to honour any contractual obligation or bond or to obey any conditions in a licence.
- Repatriation/relocation of a covered person who is a national of the country where the insured event takes place.
- Natural disasters.
- Countries where an evacuation order is already in place prior to travel.

#### 2. Mysterious Disappearance

##### Insured event:

The mysterious disappearance of a covered person during the period of insurance.

##### What is covered:

- Fees and expenses of the investigation into the disappearance of a covered person for a period up to but not exceeding the indemnity period. Excess period 48 hours.

##### Exclusions:

- Any costs incurred during the excess period.

## Kidnap & Ransom

### 3. Threat Response

**Insured event:**

The making of an illegal threat or threats by a person or a group (without an accompanying ransom or extortion demand) to:

- Inflict bodily harm on, or illegally take captive or abduct or detain a covered person; or
- Damage, destroy or contaminate your property; or
- Reveal confidential or proprietary information; or
- Imply that a covered person or you or your property may be at risk.
- Provided however, such illegal threat or threats are made specifically against you or a covered person and/or your property.

**What is covered:**

- Fees and expenses (including additional security if recommended by consultants) for the services of the response consultants.

### 4. Business Interruption

**Insured event:**

Loss of earnings directly resulting from closure of all or part of your premises as a consequence of an extortion or contingent extortion. Please note there is an All Risks option too.

**What is covered:**

- Net profit plus payroll expenses.
- Taxes, interest, rents and other operating expenses.
- Fees and expenses of the investigating accountants and response consultants.

**Exclusions:**

- Loss of earnings sustained after the re-opening of your premises or the expiry of the indemnity period.
- The first 24 hours (or franchise period stated), once closure exceeds 24 hours (or franchise period stated) then cover is from the time your premises were first closed.
- Loss of market share.

### 5. Cyber Extortion – Business Interruption

**Insured event:**

Loss of earnings directly resulting from interruption to your business operations sustained solely and directly as a result of a threat to damage computer system through the introduction of a computer virus by persons who then demand a ransom as a condition for not carrying out such threat.

**What is covered:**

- Net profit plus payroll expenses.
- Taxes, interest, rents and other operating expenses unavoidably incurred by you.
- The fees and expenses of the investigating accountants and the fees and expenses of the response consultants.

**Exclusions:**

- Loss of earnings sustained after the resumption of your computer system or the expiry of the indemnity period.
- The first 12 hours (or franchise period stated), unless interruption exceeds 12 hours, then cover is from the time your computer system was first interrupted.

### 6. Express Kidnap

**Insured event:**

The actual or alleged illegal holding under duress of one or more covered persons for a period of less than 12 (twelve) hours, by persons who demand a ransom specifically from your assets or the assets of a covered person as a condition of their release.

**What is covered:**

- Reimbursement of ransom.
- Personal Accident.
- Fees and expenses of the response consultant.

**Exclusions:**

- We will not be liable in respect of any loss of ransom being delivered in connection with an Express Kidnap.

### 7. Hostage Crisis

**Insured event:**

The illegal holding of a covered person by one party in a conflict as security whereby explicit terms demanded will be met by another party.

**What is covered:**

- Reimbursement of ransom.
- Fees and expenses of the response consultant.
- Additional expenses such as psychiatric counselling costs for the victims.
- Personal Accident.

**Exclusions:**

- The first 60 minutes (or franchise period stated). If the hostage incident exceeds 60 minutes then cover is from the start of the hostage incident.

## Kidnap & Ransom

### 8. Product Recall and Destruction costs

**Insured event:**

The making of an illegal threat or threats to you that, or the production of publicity that, your products will be or have been contaminated, polluted or rendered substandard by persons who demand a ransom from you either as a condition of not carrying out such threat or before providing further information about your affected products.

**What is covered:**

- Fees and expenses of the response consultant.
- Fees and expenses of investigating accountants.
- Expenses necessarily incurred in the procedure of recall of insured products.
- Expenses necessarily incurred in the procedure of examination and destruction of insured products.
- The lesser of the loss of value on, or the costs of making good, insured products, which are destroyed, disposed of or sold as substandard.

**Exclusions:**

- Any expenses incurred in recall, examination and destruction of insured products or for the loss of value of insured products which for any reason besides products extortion are surplus to requirements, or fail to meet original product specification, or are not of merchantable quality, or not suited for the purpose for which they are intended.
- We shall not be liable for any costs, expenses, standing charges or other real or presumed losses attributable to business interruption incurred by you.

### 9. Workplace Violence/Assault

**Insured event:**

A physical attack upon one or more covered person(s) on the assured's premises by a person or persons armed with a dangerous or deadly weapon which results in the physical injury or death of the covered person(s) and is reported in regional print or televised news coverage within 48 hours.

The dangerous weapon or deadly weapon used in the physical attack must have been brought on to the assured's premises by the perpetrator(s) of the attack.

**What is covered:**

- Fees and expenses of the response consultant.
- Additional expenses such as medical expenses, security measures, plastic surgery, repatriation costs, public relations consultant, travel and accommodation costs plus other associated expenses.
- Personal Accident.

**Exclusions:**

- A robbery, burglary, break-in, raid or any theft from the assured's premises. An insured event if the duration of the insured event lasts longer than 60 (sixty) consecutive minutes.



## Security Resource & Response (SRR)

This is our most comprehensive security response product to date and is designed to meet the many risks corporations face today. It also provides 24/7 access to Constellis, the world's largest dedicated risk management company.

### Insured events for Travelers Security Resource & Response coverage:

- |  |   |  |
|--|---|--|
| <ul style="list-style-type: none"> <li>• Abduction</li> <li>• <u>Act of Terrorism</u></li> <li>• Aiding and Abetting (how to avoid)</li> <li>• Assault</li> <li>• <u>Blackmail</u></li> <li>• Bribery Demand</li> <li>• Civil Commotion</li> <li>• Civil War</li> <li>• <u>Competitor Misconduct</u></li> <li>• Confiscation</li> <li>• Coup d'etat</li> </ul> | <ul style="list-style-type: none"> <li>• Deprivation</li> <li>• Hostage Crisis</li> <li>• Industrial Espionage</li> <li>• Insurrection</li> <li>• Malicious Damage</li> <li>• Murder</li> <li>• Mysterious Disappearance (Investigation Services)</li> <li>• Occupation</li> <li>• <u>Product Tampering</u></li> <li>• Rebellion</li> </ul> | <ul style="list-style-type: none"> <li>• Revolution</li> <li>• Riot</li> <li>• Sabotage</li> <li>• Stalking (Support Services)</li> <li>• Suspicious Death</li> <li>• Threat (Assessment Services)</li> <li>• War</li> <li>• <u>Workplace Violence</u></li> </ul> <p>In addition, we also cover: Kidnap, Extortion, Illegal Detention and Hijack</p> |
|--|---|--|



### Crisis management services include (but are not limited to):

- |  |  |   |
|--|--|---|
| <ul style="list-style-type: none"> <li>• Advice on incident management, scenario planning, communication and negotiation strategies.</li> <li>• Internal and external crisis communication assistance.</li> <li>• Identification of legal obligations and liabilities.</li> <li>• Liaison services with all interested parties, including but not limited to law enforcement, government officials and families of the victim(s).</li> </ul> | <ul style="list-style-type: none"> <li>• Business continuity advice for the purpose of keeping the impact, costs and reputation damage to a minimum, including business impact analysis and protecting critical assets.</li> <li>• Investigation services, including case management, suspect and witness interviews and evidence collection.</li> <li>• Security review of affected site and advice on the implementation of temporary/remedial physical and procedural security measures for the office, infrastructure and residential premises.</li> </ul> | <ul style="list-style-type: none"> <li>• Digital forensics for the purpose of securing, recovering and analysing digital systems.</li> <li>• Litigation support, including identification of facts, obtaining witness statements, formal interviewing of suspects and ensuring evidence is accurate and admissible in the relevant jurisdiction.</li> </ul> |
|--|--|---|

## SRR Incident Scenarios

### 1. Terrorist attack

#### Issue

A major terrorist attack occurs targeting the central business district in a European capital city, prompting local security agencies to lock down public spaces close to the incident. Client leadership call Constellis' 24/7 Global Operations Communications Centre (GOCC) and activate their SRR policy. They are then linked directly with the Constellis Crisis Response Team (CRT).

#### Constellis Response

The Constellis Intelligence and Analysis team track the incident and brief the client on threats posed to their staff in the area. The team monitor the developing situation from Constellis' GOCC and update the client regularly. A Constellis Crisis Response Consultant immediately advises the client on mitigation measures, including:

- Accounting for and securing all staff in the affected area.
- Evacuation, relocation or hibernation options.
- Medical support options for injured staff.
- Informing next of kin/emergency contacts in a timely and sensitive manner.
- Securing of offices and facilities, including critical equipment and key documents.
- Business continuity advice and planning to ensure continued business functions.

#### Resolution

Such incidents are often protracted with the full impact not always being experienced immediately and therefore the advice and support from Constellis continues throughout the incident and in the aftermath of the attack. Where needed, a protective security detail is deployed on the ground to provide immediate assistance to personnel at risk. In the aftermath, Constellis consultants are deployed to carry out security audits and provide remedial support and advice as well as training of relevant staff in order to fill procedural and knowledge gaps discovered during the incident. As with all cases, a post-incident report is provided detailing all key events and decisions and actions taken during the incident.

### 2. Blackmail

#### Issue

A senior corporate executive from a financial services company in a small Central European country receives an email from an unknown source, claiming to have possession of severely compromising information on him. In exchange for the perpetrators silence and promised destruction of the compromising information, they are demanding that he provides them with sensitive corporate data as well as a large sum of money. The client triggers the SRR policy by contacting the GOCC and reporting the incident.

#### Constellis Response

Although the client doesn't speak English, the translation facility of the GOCC ensures that the initial contact is problem-free and the report is provided without delay. Within minutes the client is in touch with a highly experienced, multi-lingual, consultant who confirms the details of the threat and establishes the full facts before providing initial advice on what to do and how to respond to the initial threat.

#### Resolution

The consultant is deployed to the client HQ to meet with the affected executive and the senior management team and together they prepare a comprehensive response strategy. A Crisis Management Team (CMT) is formed with the right balance of skills which will be needed to manage this incident. The authorities are notified and the consultant assists the client in liaising with the police. Information is gathered through various sources to help identify the perpetrator. The legitimacy, motive, reasoning and objectives of the perpetrator are considered and potential courses of action and likely outcomes are identified. All incoming calls and emails are monitored and all potential engagement is scripted. Further contact provides clues as to the identity of the perpetrator and eventually leads to his identification and arrest by the authorities. Post-incident, the consultant advises the client on measures needed to prevent such threats impacting the business in future including an improved threat reporting procedure, systems to protect data leaks and training for staff in how to deal with such situations.

### 3. Competitor misconduct

#### Issue

A large hotel group encounters a string of incidents, including false allegations against its staff on a hotel review website, damage to customers' cars and spoiling of food at the dinner buffet, all of which it suspects have originated from a local rival. These events are reported in the national press and translate into a sustained campaign of inquiry against the hotel group, severely undermining their reputation and causing market loss. In response, the client activates its SRR policy.

#### Constellis Response

A consultant is deployed to the hotel group's corporate headquarters to investigate and undertake a detailed assessment of the allegations to determine the origin, manifestation, and validity of the claims at both a corporate and regional level. A CMT is formed and, with the advice and support of the consultant, the CMT takes control of the situation.

#### Resolution

The CMT with the support and advice of the Constellis consultant act to neutralise the impact on their business by developing and implementing a communications plan to include press releases and other PR activities that will help to reassure customers and enable them to regain their market position. Once the source and perpetrators are identified, appropriate legal action may be considered by the client, while potential internal challenges are handled, including new procedures and the development of a training plan that may help to limit the chance of reoccurrence.

[Read more...](#)

## SRR Incident Scenarios

### 4. Workplace violence

#### Issue

An armed person enters a suburban shopping mall in a mid-western US city. He proceeds to shoot a security guard and walks into a large chain department store, firing at store staff and shoppers. The incident is brought to a close within ten minutes when a store security guard shoots the attacker dead. However, in that time, six store staff and twenty customers have been killed or severely injured. The incident is stabilised by emergency responders and the store is closed for one week for forensic investigation and clean-up. The incident is widely reported in regional, national and international media. The shopping mall chain executives immediately trigger the SRR policy by calling the GOCC and request support in dealing with the aftermath of the incident.

#### Constellis Response

A Constellis consultant is immediately deployed to work with the senior management team at the agreed location, to prepare a post-incident response plan to cover a range of issues, including support to victims, communication and support to next of kin, liaising with the authorities, public relations and dealing with the media.

#### Resolution

In the wake of the incident and initial crisis response, a full security audit is completed and recommendations are made by the consultant to mitigate the future risk of such incidents. Lock-down procedures and safe-havens are identified amongst other measures and a plan for communicating this to staff and customers is developed in order to provide much needed reassurance before the store re-opens. A post-incident report details all key events, decisions and actions.

### 5. Detention

#### Issue

A phone call is received by one of the managers at corporate HQ from one of the company salesmen who has been attending a sales conference in Asia. He calls from a prison cell, advising that he was arrested five days ago and does not know what he has been arrested for, as he has not yet been charged with any crime. He has been left in a crowded cell with about 20 other prisoners, denied access to his embassy and has not been allowed any phone contact until now. Corporate HQ immediately call Constellis' GOCC and activate their SRR policy.

#### Constellis Response

As soon as the incident is reported, a consultant speaks to the client to establish all the facts and provide initial advice on informing the victim's next of kin, liaising with the foreign ministry of his home country, identifying suitable legal support and preparing for a range of scenarios.

#### Resolution

A Constellis consultant local to the country where the incident occurred is immediately activated and uses his wide network of contacts to find out more about the situation and identify what is needed to effect the release of the victim. He identifies exactly where the victim is being held and contacts the local police chief to exert mild pressure in order to ensure that the victim is properly treated. The police chief agrees to allow a lawyer and an embassy representative to visit the victim and within 24 hours the victim is released without charge. The victim has been held in harsh conditions with murderers and rapists and is severely shaken after his experience. Consequently he is provided with psychological counselling support on return to his home country.

### 6. Product Tampering

#### Issue

After a retail customer complaint is received, a leading FMCG manufacturer identifies several cases of foreign bodies in its products. Suspecting tampering by either internal or external sources, the client activates its SRR policy.

#### Constellis Response

An initial briefing from the client's Crisis Management Team (CMT) is followed by the immediate deployment of a Constellis response consultant to company head office where he helps the CMT to assess the current risk to consumers, identify the issues that require attention, and evaluate the options available to the CMT. The consultant also assists in the preparation of a PR policy and releases to cover different scenarios in addition to helping the company to liaise efficiently with its customers and regulatory and investigative authorities.

#### Resolution

As the CMT, aided by the consultant, determines that consumers could indeed currently be exposed to the risk of harm, it decides to initiate a product recall. Clear recall instructions issued through a number of channels, including social media, reassure customers and consumers that the company is meeting the challenge responsibly and effectively. The source of the tampering has by then been narrowed down to a single production site which enables the CMT to limit the public recall to products on sale in a specific region which were produced between two discrete dates. The Constellis response consultant also advises on a rehabilitation plan and its implementation to further reassure customers and consumers that the problem has been eradicated and to relaunch the product. The consultant, who has remained with the CMT throughout the incident, then undertakes a full audit of operating procedures and processes to help the client mitigate the risk of future product tampering and a post-incident report for the CMT identifies all relevant details as well as making practical recommendations.

# Protecting together

## Crisis partner service

Introducing Constellis, our exclusively retained crisis response partner.

[Read more...](#)



## Constellis

Organisations face numerous risks to personnel, infrastructure, supply chains and their financial wellbeing. That’s why advanced crisis response services are so critical to their welfare and business continuity.

Constellis is the world’s largest dedicated risk management company and is exclusively retained by Travelers to help our clients prepare for, respond to and recover from unexpected crisis events.

They offer an outstanding track record working at the forefront of crisis management and crisis communications internationally. [View this video](#) to learn more about Constellis capabilities.

The Kidnap and Ransom insights report provides details of incidents from around the world. It also highlights trends and regional hotspots plus other relevant security information.



### The world’s largest dedicated risk management company

- Over 17,000 employees.
- Operating in more than 30 countries.
- Global footprint and three 24/7 operation centres.
- Local and regional knowledge with 90% local employees.
- Multilingual analysts.
- Operational excellence, comprehensive expertise, world-class facilities and a global network of partners.
- The first company to be awarded PSC 1 certification.
- Established records in quality performance and compliance.
- Exclusive consultants with a broad range of crisis management and commercial expertise.
- 15 crisis response specialists located in 10 different countries across 4 continents (Asia, Africa, Europe and The Americas).
- 23 incident responders located over 14 countries such as Afghanistan, Iraq, Mexico, Colombia, Brazil, Cyprus and France.
- Military, intelligence, government, NGO and law enforcement background.
- Commercial expertise in senior security and risk management roles.

### Experience and language capabilities

18 languages are spoken within the crisis response team including:

- Spanish
- French
- German
- Italian
- Portuguese
- Turkish
- Mandarin
- Cantonese
- Russian
- Arabic

with support from the global offices providing additional language capabilities.

### Support of analysts and geographical spread

Constellis Response Services are supported by:

- The political risk information analyst team with their network of researchers.
- The computer forensics team.
- An extensive network of response specialists.

### 24/7 Global Operations and Communications Centre

Monitoring the global security environment, coordinating response to incidents around the world and providing:

- Crisis readiness assessment.
- Crisis management planning.
- Crisis simulation and training exercises.
- Continuous monitoring and reporting.
- Real-time crisis response services.
- Cyber security and breach response.
- Post-crisis recovery services.
- Trends and Analysis reporting.





# Protecting with knowledge

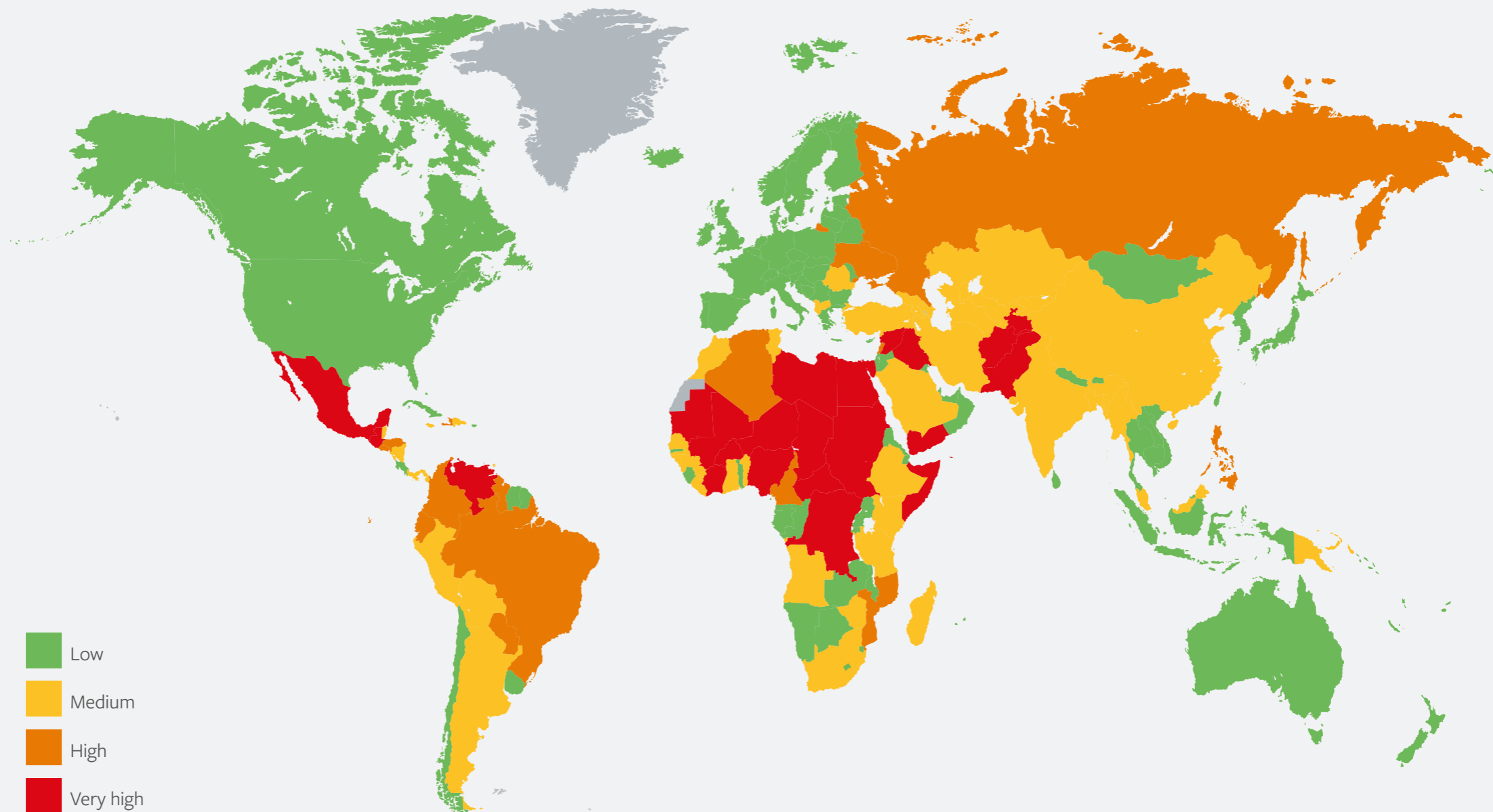
## Risk and security insights

An overview of data and statistics of crisis-sensitive regions worldwide.

[Read more...](#)

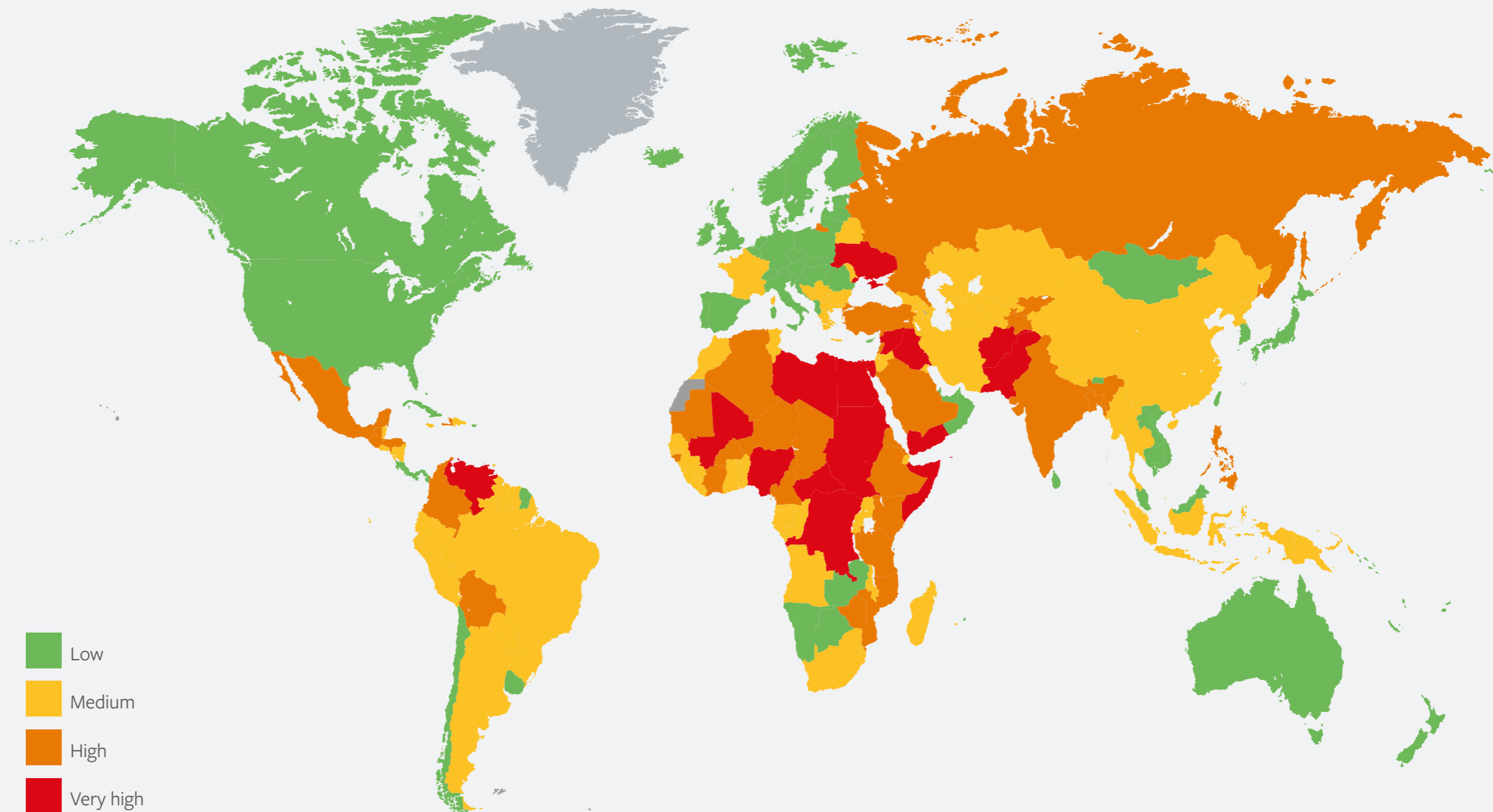
## Kidnap and Ransom sensitive countries

An indication of the global prevalence of crimes covered by Kidnap and Ransom, including kidnap, illegal detention, extortion and hijack.



## Security Resource & Response sensitive countries

An indication of the global prevalence of crimes covered by Security Resource & Response, including mysterious disappearance, malicious damage, product tampering, stalking and suspicious death.



## Annual kidnap data

The top 20 countries for Kidnap for Ransom risk globally. Rankings are informed by past incidents, current K&R activity and developing threats involving local and foreign nationals. While Libya represents the biggest threat, particularly for foreign workers, all countries listed should be considered high risk.





# Protecting with experience

## Industry scenarios

These examples are for illustrative purposes only. To find out more about our coverage, please speak to your broker.

[➤ Read more...](#)

## Charities and NGOs

### Risk scenario

Charities and humanitarian aid workers have long worked in hazardous, politically unstable countries providing much needed support and relief to vulnerable communities. Some of them, such as United Nations staff, have traditionally benefited from international legal protection and de facto immunity from attack by belligerent parties.

However, in recent years, they have increasingly become a target for attacks. This is due to a number of factors: their growing numbers, the increasingly hazardous environments in which they work and an erosion of their perceived neutrality and independence.

Aid worker kidnappings have quadrupled over the past decade. Since 2009, this has become the most common form of attack they face.\*

### How can Travelers help?

We can tailor a Special Risks policy to meet the complex needs of charities and NGOs. Whether an aid worker has mysteriously disappeared, a local manager has been kidnapped or a director has been illegally detained, our policy will respond and provide support from Constellis.

A key benefit of our Special Risks policy, other than financial reimbursement, is immediate access to experienced consultants who can guide you through the myriad of complex decisions and issues you could face. We retain exclusive response consultant capability from Constellis, whose team has extensive experience in this area and has resolved hundreds of incidents to date with minimal impact on human lives or business operations.

### Recent kidnappings

- Over fifty employees of landmine clearing organisation in Afghanistan.
- Five medical NGO staff plus three German charity workers in Syria.
- Six charity workers in Pakistan.

All of this was reported, though the charity's name was withheld to protect the captives.

On the basis that a ransom demand was made, these incidents would fall under the peril of 'kidnap'. Once advised, crisis response consultants would deploy to advise the assured. Ransom monies would then be reimbursed and associated costs such as salaries, travel, accommodation, medical and legal fees would be covered under additional expenses. Crisis response fees for the entire duration of the incident would be paid for.

\* Aid Workers Security Report 2013 – [www.aidworkerssecurity.org](http://www.aidworkerssecurity.org)

### Crisis response

**An employee of a NGO is reported missing to the local African office. The individual had not arrived at the village where she was due to give out inoculations. No ransom demand has been made.**

Under the Mysterious Disappearance extension, once the franchise period has been breached, the policy would cover the response company's costs in investigating the disappearance until the victim is found or the indemnity period is reached.



# Construction, Engineering and Telecommunication

## Risk scenario

Any company can be a target for crime, either in the locations where it operates or those its employees travel to. However, employees of construction, engineering and telecoms companies are especially likely to be targeted because they often work on projects in rural areas of higher risk territories.

Companies (as employers) have a duty of care to their employees and are often the target of ransom demands when incidents occur. So, it's their responsibility to deal with these incidents and to work with the families of hostages, even though few of them have experience in handling a kidnap or extortion incident.

### How can Travelers help?

We can tailor a special risks policy to meet the complex needs of construction engineering and telecoms companies. Whenever an incident occurs, whether it involves the mysterious disappearance of an employee, the kidnap of a local manager or the illegal detention of a director, our policy can respond.

A key benefit of our Special Risks policy, other than financial reimbursement, is immediate access to experienced consultants who can guide you through the myriad of complex decisions and other issues you could face. We retain exclusive response consultant capability from Constellis, whose experienced team has resolved hundreds of incidents with minimal impact on human lives or business operations.

Policies can be purchased for all directors, officers and employees plus consultants and contractors (while working for and on behalf of the assured), or specific named persons. Cover is worldwide 24/7 or limited to specific trips or territories.

Additional expenses covered under the policy include: legal fees, salary of the victim, medical fees, rest and rehabilitation costs for the victim and their family, personal financial loss suffered by the victim, job retraining costs, salary of employees handling the incident and other reasonable costs incurred.

## Crisis response

**A construction company employee is reported missing to the local African office, after failing to check in at his hotel. There has been no contact from anyone and no ransom demand made.**

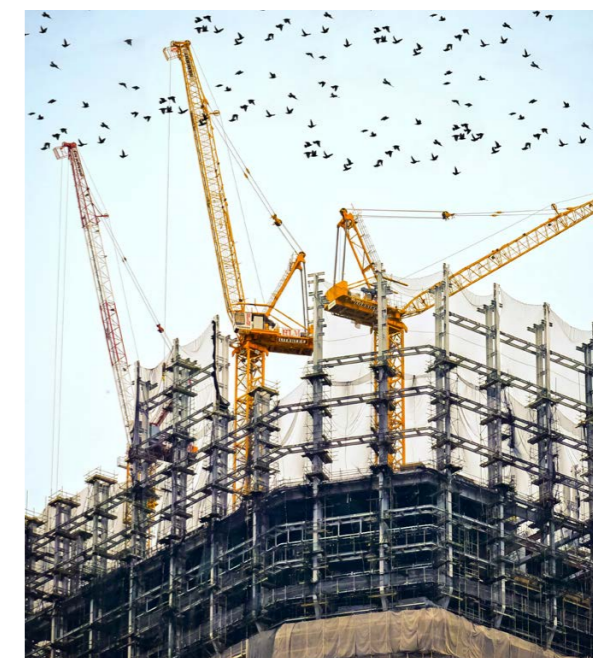
Under the Mysterious Disappearance extension, once the franchise period has been breached, the policy would cover the response company's costs in investigating the disappearance until the victim is found or the indemnity period reached.

**Unknown armed men abduct four construction workers at a dredging site along the Nembe waterways in Bayelsa State, Nigeria and then send out a ransom demand for their release.**

This incident falls under the peril of Kidnap. Once advised, crisis response consultants would deploy to advise the assured. Ransom moneys would be reimbursed. Associated costs such as salaries, travel, accommodation and medical and legal fees would be covered under additional expenses. Crisis response fees for the duration of the incident would be unlimited.

**A project manager arrives in an unfamiliar country to monitor a construction site. He takes a taxi at the airport only to be held up by the driver and then forced to empty his daily allowance from an ATM and hand over his cash, watch, phone and laptop before being left stranded in a rural location.**

The Express Kidnap extension would cover the reimbursement of monies and the value of stolen possessions, plus any additional expenses (as defined in the main policy wording). The personal accident would trigger if anyone was killed or seriously injured during the incident (see main policy wording).



# Education

## Risk scenario

Universities, Colleges and Schools have been exposed to threats and mysterious disappearances for years. What's more, many educational establishments are now seeking to enhance their global presence and offerings by expanding abroad. This adds to their existing risks at home and the vulnerability of their cyber networks.

Educational institutions must protect themselves, their employees, trustees, students and faculty from the physical and emotional harm, financial consequences and negative publicity these incidents generate.

Factors to consider:

- The increasing number of study abroad programmes and service trips in frontier and hazardous regions.
- The tendency of students abroad to be less cognisant of surrounding security concerns.
- The fact that name recognition and overall public presence create a more visible and attractive target.
- The vulnerability of cyber networks which contain confidential information, including but not limited to faculty or student research and personal details.

## How can Travelers help?

We can tailor a policy to meet the complex needs of education institutions. It can provide reimbursement and support whenever an incident occurs, whether it involves the mysterious disappearance of a student, the kidnap of a teacher or the illegal detention of another member of staff.

A key benefit of our Special Risks policy, other than financial reimbursement, is immediate access to experienced consultants who can guide you through the many complex decisions and other issues you could face. We retain exclusive response consultant capability from Constellis, whose experienced team has resolved hundreds of incidents with minimal impact on human lives or business operations.

These are just some of the additional expenses covered under the policy: legal fees, salary of the victim, medical fees, rest and rehab costs for victim and their family, personal financial loss suffered by the victim, job retraining costs, salary of employees handling the incident and other reasonable costs incurred with prior approval.

## Crisis response

**A European University is told that a memory stick containing very confidential and proprietary data was found in the back of a taxi. A 'reward' is demanded for its return or it may "fall into the wrong hands".**

This falls under the peril of 'extortion'. The policy would cover response consultant fees for the duration of the incident and would reimburse any monies paid to the extortionists, up to the policy limit. Any other associated costs would be covered under additional expenses.

**Two teachers at a European educational facility are informed by a student who is about to take his exams that he will kill them both if he does not pass. Late the following night, the student is seen loitering outside the home of one of the teachers. The exams were due to be taken in two weeks from the date of the threat.**

Under the 'Threat' extension, the policy would pick up the costs of the consultant who assesses the veracity of the threat. If additional security measures are recommended, these too would be reimbursed.

**A student on a study abroad programme in Japan leaves his hotel to attend a meeting but fails to arrive. All the necessary checks were made but he cannot be located.**

Under the Mysterious Disappearance extension, once the franchise period has been breached, the policy would cover the response company's investigation costs until the victim is found or the indemnity period reached.

**A student on a work aboard trip arrives in his chosen country and gets a taxi from the airport but doesn't reach his accommodation. The next morning a financial demand is made to his family for his release.**

This would fall under the peril of 'kidnap'. Once advised, response consultants would deploy to assist and advise the assured (family and institution). Ransom monies would be reimbursed.





# Manufacturing

## Risk scenario

Companies must increasingly face up to the risks of doing business in an unstable world. A significant emerging threat to global businesses, such as manufacturers, is kidnapping and extortion. It is increasingly used by terror groups and criminals to obtain money through threats, or actual violence, against corporate personnel or sabotage of corporate assets.

International travel is another area of paramount concern to all companies that have a corporate responsibility for their employees.

This form of criminal activity can have far-reaching implications for businesses, particularly multinational companies. However, there are steps they can take to reduce the risks.

Arguments continue over whether ransom payments encourage these crimes, but our experience over the last few decades tells us that the involvement of professional response consultants in careful negotiations yields the quickest and safest resolution for kidnap victims.

### How can Travelers help?

We can tailor a policy to meet the complex needs of manufacturing companies. Our Special Risks policy will respond to a variety of incidents, whether it's the mysterious disappearance of an employee, the kidnap of a local manager or extortion threats against a director.

A key benefit of our Special Risks policy, other than financial reimbursement, is immediate access to Constellis, whose team has extensive experience in resolving these incidents with minimal impact on human lives and business operations. Travelers allows up to 10% of the gross annual premium to contribute towards such services.

These are just some of the additional expenses covered under the policy: legal fees, salary of the victim(s), medical fees, rest and rehab costs for the victim and their family, personal financial loss suffered by the victim, job retraining costs, salary of employees handling the incident and other reasonable costs incurred (with prior approval).



## Crisis response

**A manufacturing company receives threats of physical harm to staff in Eastern Europe. A demand of EUR 5,000 per month is made to keep the staff and property 'protected'.**

This would fall under the peril of 'extortion'. The policy would cover response consultant fees for the duration of the incident, and would reimburse any monies paid, up to the policy limit. Other associated costs would be picked up under additional expenses.

**A European food manufacturer is told that a batch of their chocolate has been contaminated. A ransom demand is made in return for details of its location.**

This would fall under the peril of 'extortion'. The policy would cover response consultant fees for the duration of the incident and would reimburse any monies paid, up to the policy limit. Any other associated costs would be picked up under additional expenses.

If, in addition, the assured purchased the Products Loss extension, we would also cover the unlimited fees and expenses of the response consultant. They would help determine the veracity of the threat and assist with handling the media, employees, shareholders and other interested parties. Also covered would be the expenses incurred in the recall, including examination, destruction and loss of value of any recalled goods.

**A manufacturing company's CEO receives an anonymous threat to blow up their factory unless a ransom is paid.**

This would fall under the peril of 'extortion'. The policy would cover response consultant fees for the incident's duration and would reimburse any monies paid, up to the policy limit. Other associated costs would come under additional expenses.

If the Assured also purchased the 'Business Interruption' extension, once the franchise period was breached we would cover net profit and salaries, taxes, interest, rent and other operating expenses, along with fees and expenses for the investigating accountants and response consultants until the indemnity period was reached. Note that the threat investigation, reimbursement of monies extorted and all additional expenses connected with the threat would come under the main policy wording.

**An Asian clothing manufacturer receives a ransom demand after four of its employees are ambushed and taken to an unknown location.**

This would fall under the peril of 'kidnap'. Once advised, response consultants would deploy to assist and advise the assured. Cover would include reimbursement of ransom monies paid. Associated costs, such as salaries, travel and accommodation costs and medical and legal fees would be picked up under additional expenses. Cover would extend to response fees for the duration of the incident (unlimited).

## Media and Journalists

### Risk scenario

Everyone relies on journalists to report on newsworthy events from around the globe, but it's become an increasingly dangerous profession to pursue. Working in unstable countries and war zones means running the risk of being arrested, kidnapped or even killed in the line of duty. Yet, those are the places where the big stories usually break – whether it's a terrorist attack in Afghanistan, a civil uprising in the Middle East or a famine in the horn of Africa.



As more governments sign up to the policy of not paying ransoms, the onus of dealing with kidnapping falls on employers, yet many of them lack the experience to handle a kidnap or extortion incident.

### How can Travelers help?

We can tailor a policy to respond to a range of incidents, and provide cover for all journalists, freelance journalists, fixers and contractors (while working for and on behalf of the assured) or named persons. Cover is worldwide 24/7 or limited to specific trips or territories.

A Special Risks policy offers the services of skilled response consultants who will be immediately available in the event of an incident to provide invaluable crisis management advice. They have the expertise and experience to help minimise the impact on human lives and business operations.

Additional expenses covered under the policy include: legal fees, salary of the victim, medical fees, rest and rehabilitation costs for the victim and their family, personal financial loss suffered by the victim, job retraining costs, salary of employees handling the incident and other reasonable costs incurred.

### Crisis response

**An employee of a newspaper is reported missing in the Middle East. He checked into his hotel for a few days after arriving, then stopped. There's been no word from him since and no ransom demand.**

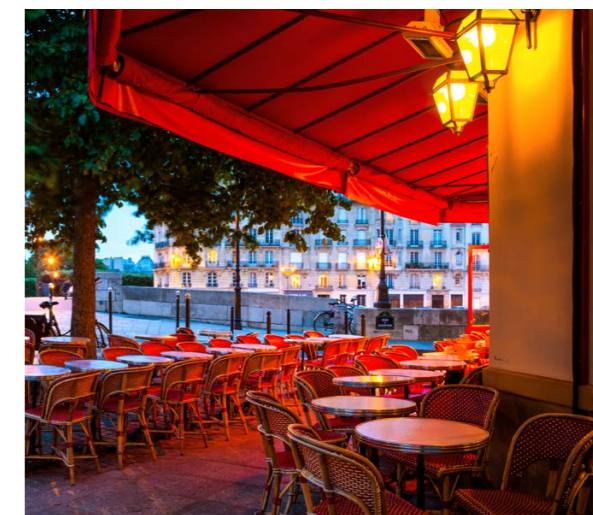
Under the Mysterious Disappearance extension, once the franchise period has been breached, the policy covers the response company's costs for investigating the disappearance until the victim is found or the indemnity period is reached.

**Members of the West African Union of Journalists Association who were about to attend their national executive council meeting have disappeared. Sources revealed that the contingent, led by the chairman and two others, were kidnapped and a N250 million ransom demand has been made.**

This would fall under the peril of 'kidnap'. Once advised, response consultants would deploy to assist and advise the Assured (family or institution). Reimbursement of ransom monies would be paid. Associated costs, such as salaries, travel and accommodation costs and medical and legal fees would be picked up under additional expenses. Response fees for the duration of the incident would be unlimited

**A journalist stops at a café on her way to work. While she orders her coffee, a gunman locks the doors behind her and orders everyone into the back area. Once police are alerted, he makes specific demands.**

Under the Hostage Crisis extension, once the franchise period has been breached, we would reimburse any additional expenses, such as counselling or medical costs incurred (as defined in the main policy wording) and reimbursement of any ransom paid plus the fees and expenses of the response consultant. The personal accident would trigger if anyone is killed or seriously injured during the incident (see main policy wording). This incident could also be covered in the main policy wording under the illegal Detention cover if it lasts longer than the franchise period (as defined in the main policy wording).



# Mining

## Risk scenario

An unavoidable fact about the mining business is that employees, or contractors of companies involved in exploration and production, often work in high risk environments. These companies have an ongoing challenge to manage complex regulatory, legal and environmental obligations.

They can also face hostility from local populations, who may allege that they damage the environment, disturb local communities and engage in unfair labour practices. These factors could lead to threats of kidnapping or extortion.

International travel is another area of paramount concern to all companies that have a corporate responsibility for their employees,



## How can Travelers help?

We can tailor a policy to meet the complex needs of mining companies. Our Special Risks policy will respond to a variety of incidents, whether it's the mysterious disappearance of an employee, the kidnap of a local manager or the illegal detention of a director.

As well as insuring against financial loss, a key benefit of Travelers' Special Risks policy is immediate access Constellis, whose team has extensive experience in resolving these incidents with minimal impact on human lives and business operations. Travelers allow up to 10% of the gross annual premium to contribute towards such services.

Arguments continue over whether ransom payments encourage crime, but our experience over the past few decades tells us that the involvement of professional response consultants in careful negotiations yields the quickest and safest resolution for the victims of kidnapping. In addition, they have the expertise and experience to minimise the impact on business operations.

Additional expenses covered under the policy include: legal fees, salary of the victim, medical fees, rest and rehabilitation costs for the victim and their family, personal financial loss suffered by the victim, job retraining costs, salary of employees handling the incident and other reasonable costs incurred.

## Crisis response

**An employee of a mining company is reported missing to the local Indonesian office. He had not arrived at the hotel where he was due to check in. No ransom demand was received.**

Under the Mysterious Disappearance extension, once the franchise period has been breached, the policy would cover the response company's costs in investigating the disappearance until the victim is found or the indemnity period reached.

**A geologist arrives in a country he's new to and gets a taxi at the airport, only to be held up by the driver. He is then forced to empty his daily allowance from an ATM and hand over his cash, watch, phone and laptop before being left at the side of the road in a rural location.**

The Express Kidnap extension would cover the reimbursement of the monies and the value of the personal possessions stolen, as well as any additional losses incurred. The personal accident would trigger if anyone was killed or seriously injured during the incident.

**In Africa, a businessman from the mining sector is kidnapped alongside his driver while returning home. The kidnappers overtook the victim's vehicle then fired shots to disable and stop the car. The victim has been blindfolded and is frequently moved to different locations. The captors are demanding a ransom.**

Covered persons working for a mining company are abducted by an armed gang while travelling to a mine in Latin America. A ransom demand is made to the insured as a condition of release. One of the victims is killed while in captivity. The case takes 18 months to be resolved.

These incidents would fall under the peril of 'kidnap'. Once advised, response consultants would deploy to assist and advise the Assured (family or institution). Reimbursement of ransom monies would be paid (subject to sanctions). Associated costs, such as salaries, travel and accommodation costs and medical and legal fees would be picked up under additional expenses. Response fees for the duration of the incident would be unlimited. There is also cover for personal accident, death or disablement, loss of digit/limb, etc.

## Oil, Gas and Energy

### Risk scenario

The energy business is inherently risky. Employees and contractors of companies involved in exploration and production often work in remote parts of unstable or hazardous countries. These companies have an ongoing challenge to manage complex regulatory, legal and environmental obligations. There can also be tense relations with local communities, who may feel that the area's natural resources are being exploited by foreign nationals.

Incidents of kidnap, extortion or robbery can have a huge impact on a company, its employees and their families. So, security is a major concern and threats must be taken seriously, whether based on political, ideological or financial motives.



### How can Travelers help?

We can tailor a policy to meet the complex needs of energy companies. Our Special Risks policy responds to a range of perils, including mysterious disappearance of an employee, kidnap or illegal detention. In addition, our emergency political evacuation and repatriation extension has proved invaluable – most notably when expatriate employees had to be evacuated during recent political upheavals in Egypt, Iraq, Syria and Libya.

A major benefit of our Special Risks policy, other than financial reimbursement, is immediate access to experienced consultants who can guide insureds through many complex decisions they need to make. We retain exclusive response consultant capability from Constellis, whose team has extensive experience in resolving these incidents with minimal impact on human lives and business operations.

Additional expenses covered under the policy include: legal fees, salary of the victim, medical fees, rest and rehabilitation costs for the victim and their family, personal financial loss suffered by the victim, job retraining costs, salary of employees handling the incident and other reasonable costs incurred.

### Crisis response

**Following an evacuation order issued by the British Foreign and Commonwealth Office, a UK company is looking to remove 15 foreign nationals living and working in the Middle East.**

The policy would cover the following: evacuation costs, hotel costs for up to 14 days, salaries for up to three months and repatriation costs if the situation improves. Crisis response fees are unlimited, so consultation, advice and assistance would be available throughout the evacuation.

**Ten employees working for an oil company in the Middle East are abducted while in transit from the airport. A demand is made to their respective families and to the local company office to cease operations in the area as a condition of their release.**

The All Perils Business Interruption extension would be triggered. This would cover net profit and salaries, taxes, interest, rent and other operating expenses for the duration of the closure of the operations (after franchise period has been breached and for a period no longer than the indemnity period). Fees and expenses for the investigating accountants and response consultants are also covered.

**An employee travelling to South America goes jogging one morning without returning to his hotel. There is no contact from kidnapers and, although the local police and hospitals have been contacted, he cannot be traced.**

Under the Mysterious Disappearance extension, once the franchise period has been breached, the policy would cover the response company's costs for investigating the disappearance until the victim is found or the indemnity period is exhausted.



## Small to Mid-sized Businesses

### Risk scenario

Extortion and kidnap may not seem obvious concerns for small business owners, but the threat is real. Extortion is not limited to any specific location and cyber extortion, whether from criminal hackers or disgruntled employees, is on the increase. That represents a real threat at a time when small companies do more and more of their business online.

There have been reported extortion attempts against business professionals who receive emails with customer information attached. The extortionists demand money by threatening to expose the information.

Cyber criminals are also becoming more sophisticated. The police have reported cases where they have demanded money from business professionals under the threat of “Denial of Service” type cyber attacks or disruption to online services by crashing the website.

In addition, the threat of kidnap, while small in the UK, could be higher abroad. As well as the kidnapping itself, there would also be the victim’s medical expenses, legal costs and travel costs, as well as interest on any loans taken out to manage the initial situation. This level of exposure could force a smaller business into administration.

### How can Travelers help?

We can tailor a special risks policy to meet the complex needs of small businesses. It would provide reimbursement and support in the event that an incident occurs – whether it’s the mysterious disappearance of an employee, a case of cyber extortion or a threat to disable the website.

The main benefit of our Special Risks policy, apart from the reimbursement of funds, is immediate access to experienced consultants who can guide insureds through the myriad of complex decisions. We retain exclusive response consultant capability from Constellis, whose team has extensive experience in resolving these incidents in a way that minimises the impact on human lives and business operations.

Additional expenses covered under the policy include: legal fees, salary of the victim, medical fees, rest and rehabilitation costs for the victim and their family, personal financial loss suffered by the victim, job retraining costs, salary of employees handling the incident and other reasonable costs incurred.

### Crisis response

**After winning a large new order, the managing director travels to China to inspect a new supplier. He arrives safely and checks into his hotel, but then misses Monday’s business meeting. He cannot be found at his hotel and is not answering his phone.**

Under the Mysterious Disappearance extension, once the franchise period has been reached, the policy would cover the response company’s costs in investigating the disappearance until the victim is found or the indemnity period is reached.

**Cyber attackers hack in to a company’s system by sending its administrator a socially engineered email. It contains malware that provides access to confidential client data which they are threatening to release unless a ransom is paid.**

Under the cyber extortion business interruption extension, once the franchise period is breached, the policy covers net profit and salaries, taxes, interest, rent and other operating expenses. This is in addition to the fees and expenses of the investigating accountants and crisis response consultants. The main policy covers the investigation into the threat, the reimbursement of any ransom monies extorted and all additional related expenses.


**The secretary to the managing director of a mid-sized business thinks she is being followed. She has seen someone loitering suspiciously outside her house and has also received a number of phone calls where the caller would not identify themselves.**

Under the ‘Threat’ extension, the policy would pick up the consultant’s costs for assessing the veracity of the threat. If they recommend additional security measures, these too would be reimbursed.



## Contacts

We are a London based team with regional presence across the UK and Ireland. Contact our team today [crmanage@travelers.com](mailto:crmanage@travelers.com)

 **Find us**  
One Creechurch Lane  
London EC3A 5AF

We also have a Lloyd's box 140/139  
11:00 – 13:00 14:30 – 16:30  
Appointments available outside of these hours

### Regional presence



Travelers Insurance Company is ideally placed to cover rapidly evolving risks. We provide a broad range of property, liability and professional indemnity insurance, along with risk solutions, for the private, public and institutional sectors. Our customers include some of the largest commercial and public service organisations in the UK and Ireland. We also provide a range of tailored insurance solutions to meet the needs of specialised businesses.

Travelers Insurance Company Limited is part of the Travelers Companies, Inc. group. We are the third largest commercial property casualty insurer and second largest writer of personal insurance in the US. The group's success in the insurance industry reflects more than 150 years of experience and concerted effort to lead change

Our comprehensive list of covers to protect your business includes:

- Combined Package
- Corporate
- Liability
- Management Liability
- Personal Accident
- Professional Indemnity
- Property and Business Interruption
- Property Owners
- Plus, other specialist insurance products through Travelers Syndicate 5000 at Lloyd's