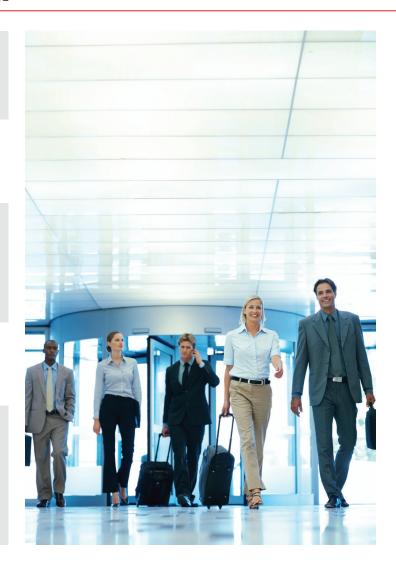


Kidnap & Ransom Coverage

TOP 5 REASONS YOUR ORGANIZATION NEEDS COVERAGE

- Your employees are your company's most valuable asset, and their safety is paramount. Risk mitigation measures are critical for most organizations with a global footprint.
- 2 Estimates indicate there are between 12,500 and 25,000 kidnappings a year worldwide. Furthermore, it appears that only 10 percent of kidnappings are actually reported.¹
- Companies without a global footprint and nonprofit organizations are also at risk. Several types of coercion are more common in the United States, and potential targets of threat or extortion can include organizations with strong brand name recognition, recent layoffs or policy changes.
- Preparation and preventive measures are not a luxury. They are simply a cost of doing business to provide peace of mind to your employees and protect your organization's financial stability.
- Expenses associated with a kidnapping, extortion or illegal detention even when no ransom demand is paid can significantly impact your organization's balance sheet. Unexpected expenses can include fees of negotiators, investigators, attorneys, public relations professionals, forensic analysts, security guards and consultants.



Travelers Kidnap & Ransom coverage is designed to help your organization minimize the financial impact of a kidnapping, extortion or illegal detention and to provide you with expert consulting assistance from Constellis. When a kidnapping, extortion or illegal detention occurs, you will receive immediate priority access to consultants with extensive experience in dealing with crisis situations and local knowledge, who focus on the sole priority of resolving the crisis.

Available through the Wrap+®, SelectOne+® and Executive Choice+® suite of products

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[&]quot;Kidnapping for Ransom" by Frank Zuccarella, The Rough Notes Co. Inc., May 2011