



# Kidnap, Ransom and Extortion

The impact of a kidnapping can be enormous - and it is critical that it is handled professionally. It is extremely traumatic for those involved, and a company dealing with an incident may face huge losses from the reputational impact, ransom payments and business cost if poorly handled.

For managers of companies with worldwide operations, business travel commitments are increasingly exposing them to the threat of being kidnapped, and their companies to the dilemma of how to handle a complex and unfamiliar situation. More, now than ever, companies owe a duty of care to their business travellers to ensure the right arrangements are in place to deal with the worst, should it occur.

With access to AIG's exclusively retained response consultants, NYA International (NYA), our solution helps clients reduce their exposure to this growing threat.

## **Key Features**

## Protection against kidnapping, hijacking & extortion

Cover is provided for managers whilst travelling on business trips and responds to kidnapping, hijacking and extortion events. The policy will pay for access to our specialist response consultants to respond and manage any incident along with covering a host of additional expenses. The policy will also reimburse our client any ransom payments along with the loss of any ransom payments whilst in transit.

## Access to NYA International in the event of a crisis

NYA International is a leading specialist crisis prevention and response consultancy. Operating since 1990, NYA has helped many clients reduce their exposure to and manage incidents of kidnap for ransom, extortion, illegal detention, marine piracy, emergency evacuation, malicious product tampering and related global security problems, responding to between 80 and 100 incidents every year.

In the event of an incident, AIG's crisis consultants guarantee an immediate response, providing advice to the client's team or family throughout the duration of the incident to help them manage it to a successful conclusion.

### The team

AIG retains the only response team of its kind that will deploy up to four consultants upon notification of an incident; two to the client's headquarters, and





two to the incident location, providing clients with maximum levels of support during the critical early stages of a crisis.

NYA's response consultants are carefully selected from a variety of backgrounds, including all arms of the military, national law enforcement, international intelligence agencies and the commercial and corporate security and risk management sector.

#### Covered territories

AIG's Kidnap, Ransom and Extortion section covers all parts of the world. Highrisk regions for Kidnap, Ransom and Extortion include parts of Latin America, Africa, the Middle East and Asia, but extortion often occurs in first world countries, and security related incidents can occur anywhere. Employees of multinationals and high net worth individuals are attractive targets for financially motivated criminal and terrorist groups around the world.

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

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. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. 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.

In Australia, products and services are written or provided by AIG Australia Limited ABN 93 004 727 753 AFSL 381 686. Not all products and services are available in all jurisdictions and are subject to actual policy language and underwriter discretion.