



Kidnap & Ransom Risk

For Kidnap & Ransom risk, WellAway offers two types of cover:

- **Corporate Protection Policy** - cover is issued on an all Directors, Officers and Employees basis, although cover can apply to named people only too. Cover is extended to include all relatives, guests and customers of covered persons.
- **Private Protection Policy** - cover is for individuals and smaller named groups of people, including families.

o Coverage o

- **Kidnap** - A seizure or detention of an insured person for the purpose of demanding ransom monies.
- **Extortion** - Payment demands following illegal threats to assured and/or insured person(s) for demand of ransom, including threats against the insured person, property, trade secrets, and computer data.
- **Wrongful detention** - Involuntary confinement by a government entity or insurgent organisation.
- **Hijack** - Illegal holding under duress of an insured Person whilst travelling on any aircraft, motor vehicle, railroad train, or waterborne vessel.
- **Threat** - Direct or indirect communication of the intent to kill, injure, harm, or abduct, or to cause physical damage to or loss to property.
- **Disappearance** - Unintentional failure to make contact with family or business or to appear as scheduled for more than forty-eight (48) continuous hours.

Additional coverage options:

- Emergency Repatriation & Relocation.
- Loss of Earnings.
- Loss of Earnings (Computer Virus).
- Hostage Crisis.
- Tiger Kidnap.
- Express Kidnap.
- Products Loss.

o Risk Appetite o

- High net worth individuals and their families.
- Oil & gas, mining and construction firms.
- Corporations and their employees.
- Other high risk occupations.
- Security companies.
- NGO's.

o Sum Insured Limits o

- Up to USD 20 million per insured event.

