



Kidnap Ransom and Extortion Policy

The Kidnap Ransom and Extortion policy is available for families. Private individuals and their named family members are insured for:

- Kidnap
- Extortion
- Hijack
- Detention
- Death, loss of sight, loss of a limb, loss of an extremity, permanent total disablement
- Personal accident

The policy covers:

- Reimbursement of ransom
- Loss of ransom in transit by confiscation, destruction, disappearance, seizure or theft, while being conveyed by an authorised person to those who have demanded it
- Additional expenses
- Personal accident
- Unlimited response consultant services of Hazelwood Street Consultants, LLC

Additional expenses covered include:

- Communication costs
- Cost of child care incurred directly as a result of an incident
- Cost of travel and accommodation
- Cost of repatriation of a body
- Fees and expenses of temporary security

guards and of independent forensic analysts

- Fees of an independent negotiator
- Fees of an independent public relations consultant or interpreter
- Rest and rehabilitation expenses and re-training costs
- Personal financial loss
- Reward payments
- Interest on loans raised to meet a ransom
- Employees specifically designated to assist in negotiating
- 100% of a kidnapped covered person's gross salary
- 100% of the gross salary for a replacement

Are you and your family prepared for the threat?

- Every year there are over 25,000 reported cases of kidnapping worldwide.
- The majority of kidnappings are economically motivated requiring a ransom.

A kidnapping can be difficult to resolve requiring great economic costs many times resulting in the death of the victim.

Who is vulnerable?

- Individuals with great economic power: Businessmen, Professionals, Property Owners, and their family members.

- High profile individuals: actors, performers, athletes, government officials and their families.
- Expatriates that are employed by multinational firms and their families.

What can I do?

For individuals that live and work in areas with high incidences of kidnappings the risks of kidnappings are always prevalent.

There are three actions an individual or company can take to avert the risks of kidnappings:

Eliminate the risk entirely - Leave the country in question.

Assume the Risk - Take basic precautions and hope for the best

Manage the Risk - Obtain expert consulting and support to create a program to manage and minimize the risks of kidnapping and extortion

Strategic Resources Group – THE SOLUTION

Strategic Resources Group is a leader in providing solutions for the management of the risk of kidnapping and extortion to private and corporate clients around the world. With more than 30 years of experience, Strategic Resources Group has helped thousands of families and companies to create programs that reduce the risks of kidnapping and extortion.

STRATEGIC RESOURCES GROUP OFFERS A THREE STRATEGY SOLUTION:

♦Reduce the risk - PREVENTION

Strategic Resources Group offers seminars with proprietary material, help to clients in identifying vulnerable aspects of their daily routine, help in creating strategies to reduce the risk of kidnappings, and optional training of individuals, their family members and their employees.

♦Mitigate the risks: CRISIS MANAGEMENT

Strategic Resources Group works with key advisers in the handling of kidnapping and extortion. They provide services 24 hours a day/ 7 days a week, responding and assisting the customer during the crisis. They give personal advice and negotiate and solve the crisis. The objective is always the safe recovery of the victim.

♦Transference of the risk: FINANCIAL SUPPORT

Policies are backed by international insurers that reimburse expenses incurred to resolve a

kidnapping or extortion, such as the following:

Rescue - up to the overall limit of the policy.

Rescue in traffic - up to the overall limit of the policy.

Other expenses - a complete range of "Other expenses", which include but are not limited to the travel, accommodation, medical and legal, rewards, salaries, interest on loans, increase safety, rest and recovery. Up to the overall limit of the policy.

Personal accident - death, dismemberment and disability as a result of an insured event. According to the contracted limit.

Crisis management

Hazelwood Street's services enables us to provide our clients with an unrivalled crisis management service before, during and after an incident:

Before

For no additional cost the Hazelwood Street's team will provide both crisis management and personal security guidance that is tailored to each client's specific needs. These can include evacuation planning, risk mitigation measures for employees and what to do in the event of an incident.

Where requested Hazelwood Street has the capability to offer on site audits, physical training and due diligence at greatly reduced or no additional cost to the client.

During

Response consultants will be available 24 hours a day 7 days a week to deal with any crisis. Their expert knowledge and advice will aid in quick decision making, facilitating the successful resolution of the incident, be it a kidnapping for ransom, extortion or other crisis. Every case will have an assigned intelligence analyst, logistical manager, seasoned rotating in-place consultant(s) and a team leader. Uniquely, each team will include a trained forensic psychiatric practice group to assist in both strategic as well as clinical issues during and after the incident.

After

The effects of a kidnap can be immense on a hostage leading to physical as well as mental trauma. Post-traumatic stress disorder (PTSD) can hugely impact the life of clients and the best medical and psychiatric help is essential for a full recovery. Through a close relationship with the University of Miami Jackson Memorial hospital top level medical and psychiatric help will be available to the former hostage and other affected

parties. The response team is also continually trained to deal with clients in a state of trauma through ongoing research headed by team psychiatrists at Hazelwood Street.

Training

Hazelwood Street maintains a training facility designed to provide clients with driving, self-defence and weapons skills. Additional advanced training is offered in surveillance and counter surveillance, protective countermeasures and survival skills.

Forensic and Clinical Neuropsychological Services

Hazelwood Street is unique in our industry in immediately activating a team of highly trained post-doctoral professionals along with other response personnel. This allows us to gain greater understanding of the victims, families, perpetrators, as well.

24/7 Non-Emergency Support

Hazelwood Street offers clients 24 hours a day / 7 days a week non-emergency support and access for:

- Requests for information (i.e. country risk analysis prior to traveling),
- Online security and crime prevention training,
- Online library of white papers and newsletters, and
- Staff is always available on a client dedicated telephone line.

Professional Analysts

Hazelwood Street maintains a staff of professional analysts developing daily reports and monthly newsletters available to our clients. Information provided is useful in developing travel and vacation schedules and making important business decisions.

Limits

Up to USD 25 million for each coverage section plus unlimited use of the response consultant services of Hazelwood Street.

Strategic Resources Group provides its services in a manner strictly confidential and discreet.





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LLOYD'S
THE WORLD'S SPECIALIST
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