

Crisis Management Insurance

[Special Risks Protection]



THOMPSON

Principal Cover:

- Ransom
- Loss in Transit of Ransom
- Additional Costs
- Legal Costs
- Personal Accident
- All fees and expenses of the Crisis Management Consultant (Unlimited)

Kidnapping:

Covers the demands against all Insured Persons, family members, or a third party related to the insured, unless the demand is made against the assets of an individual or entity not covered by the policy.

Express Kidnap, up to a sub limit of USD 12,500.

Unexplained Disappearance, up to a sub limit of USD 50,000 and activated after 48 hours of no contact.

Extortion:

Covers threats to:

- Kill, injure, or hold an Insured person against their will.
- Cause material damage or loss of property.
- Introduce a computer virus to damage, destroy or corrupt computer data belonging to an Insured Person.

Hijacking:

Coverage for an incident lasting more than 3 hours, in any type of vehicle hijacked.

Detention:

Cover for 60 months salary payments or up to 30 days after the finalization of an insured event, whichever occurs first. Excludes detention lasting less than 12 hours.

Definition of Insured Person:

- Anyone named as an Insured Person in the Underwriting Schedule
- A person who is temporarily engaged for the sole purpose of negotiating and/or delivering a Ransom and who has been duly authorized by the Insured Person, to act on their behalf.
- A guest or client in the home or business premises of the Insured Person, or whilst a passenger in any type of vehicle owned or rented by an Insured Person.
- Anyone marrying an Insured Person or a child being born to an Insured Person, including step-children added as a result of marriage or any child who is adopted by an Insured Person during the policy period, is automatically covered.
- A person normally resident and/or employed in the household and/or grounds of an Insured Person. Including chauffeurs and/or domestic employees and/or persons employed to provide security or personal protection (including vehicle operators) belonging to an Insured Person, during an insured event and/or during the policy period.
- Persons temporarily insured for the duration of their membership of the Crisis Management Committee.

Personal Accident:

Coverage for death, loss of limb, extremity, sight and/or permanent total disablement sustained by an Insured Person, solely and directly as a result of an insured event, or an attempted insured event, provided that such injury causes the death or disablement of the Insured Person within 24 calendar months from the date of the incident.

Legal advice: (additional costs)

Coverage for legal advice, during an incident, or within 24 calendar months following an insured event.

Security: (additional costs)

Costs of increasing security for an Insured Person and/or a person being insured as a result of an insured event, but with the prior approval of insurers and at the specific recommendation of the Response Consultant, not to exceed 90 days following the resolution of an insured event.

Funerary costs: (additional costs)

Coverage in case of the death of an Insured Person, expenses incurred up to a limit of USD 15,000 to transport the mortal remains to the home of an Insured Person or funerary costs.

Rest and Rehabilitation expenses

Reasonable travel and accommodation expenses without sublimit, including recreation, incurred by the victim of an insured event and their immediate family and incurred within 6 months following the release of the victim, from an insured event, with insurers prior approval.

Legal costs:

In the case of legal action against an Insured Person, directly as a consequence of a Kidnap, Extortion, Hijacking or Illegal Detention, this policy covers:

- Sums that the Insured Person become legally obligated to pay as a sentence or as damages as a result of a judgement or settlement.
- All reasonable expenses incurred in defence of such a suit.
- All costs levied against the Insured Person following a suit.

All other reasonable expenses incurred by **You** or a **Covered Person** with **Underwriters'** prior approval.