

Crisis Management Insurance

[Corporate Protection]



Principal Cover:

- Ransom
- Loss, theft or destruction in transit of Ransom
- Additional Costs
- Legal Costs
- Personal Accident
- All fees and expenses of the Crisis Management Consultant (Unlimited)
- Additional coverage arranged, for Emergency Evacuation, Relocation and Business Interruption

Kidnapping:

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

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.
- Disclose, disseminate or utilise **Proprietary Information**, including any personal, private or confidential information on or about **You** or a **Covered Person**; or
- Commit a **Product Adulteration**

Hijacking:

Coverage for an incident lasting more than 6 hours, in any type of vehicle hijacked.

Detention:

The holding under duress of a **Covered Person** for whatever reason. 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:

- Any person named or specified in the schedule.
- Any person who is directly involved in the handling or negotiation of an Insured Event.
- A spouse or a relative, child (including step, adopted, in-law or foster child), parent (including step, adopted or parent-in-law), sibling (including step or sibling-in-law), fiancé, fiancée, niece, nephew, aunt, uncle, lineal descendant, spouse of a lineal descendant, ancestor, or spouse of an ancestor of a person named or specified in the schedule.
- Any person visiting the home of, normally resident or employed in the home of a person named or specified in the schedule, and any person or customer of yours while on **Your Property**, whilst in your care custody or control, for whom you have accepted responsibility or while traveling with any person named or specified in the schedule.

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.

Personal Accident shall also include bodyguards and vehicle operators

Legal advice: (additional costs)

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