



# Kidnap & Ransom Insurance

## Cover Guide

### KIDNAP (INCLUDING VIRTUAL KIDNAP)

Taking and holding of Insured Persons (or allegedly taking and holding) and demanding a ransom for their release.

### EXTORTION

Is a threat to do the following (by people who demand a ransom as a condition of not carrying out the threat.

The threats are:

- to kill, injure or abduct an Insured Person(s)
- to cause damage to, or loss of your property
- to disclose, disseminate or use your proprietary information

### PRODUCTS EXTORTION

A threat against you or a threat to publicise that your products have been contaminated, polluted or rendered substandard by people who demand a ransom of not carrying out the treat or providing you with information about your affected products.

### DETENTION

The holding under duress an Insured Person(s) without a ransom being demanded. This can be by government officials or criminals.

### DISAPPEARANCE

Mysterious disappearance of an Insured Person(s).

### HIJACK

Illegal holding under duress of Insured Person(s) whilst they are on a plane, boat, train, vehicle including public transport.

### HOSTAGE CRISIS

Illegal holding of an Insured Person(s) and held as security whilst demanding something from another party.

### THREAT

The making of illegal threats by person or group against you (without a demand for ransom) to:

- Inflict harm, take captive, abduct or detain an Insured Person(s)
- Damage, destroy or contaminate your property or electronic property
- Reveal confidential information
- Imply that a covered person, your property, may be at risk

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## Hamilton Managing Agency Limited

8 Fenchurch Place, London EC3M 4AJ,  
United Kingdom



+44 (0) 20 3595 1111  
[hamiltongroup.com](http://hamiltongroup.com)