



Kidnap & Ransom Insurance

Extension Guide

BUSINESS INTERRUPTION

(INCLUDING CONTINGENT EXTORTION)

Trigger is Extortion, which is:

- (i) The threat to kill, injure or abduct Insured Persons
- (ii) The threat to damage to or cause loss of property
- (iii) The threat to disclose proprietary information (not electronically held)
- One or more of the above leading to the closure of your premises

Contingent extortion is:

This being an extortion threat affecting a premises neighbouring yours that then affects your premises (or access to it) that results in the closure of your premises.

Cover:

- (i) Loss of earnings resulting from the closure of your premises - earnings are the net profit plus payroll expenses, taxes, interest, rents and other operating expenses unavoidably incurred
- (ii) Fees and expenses of investigating accountants Fees and expenses of the response consultants

Excludes:

- (i) Cyber extortion
- (ii) Losses lasting less than the franchise period (usually 6 hours)
- (iii) Any ongoing losses once your premises have reopened

EMERGENCY POLITICAL REPATRIATION & RELOCATION

Triggers:

- (i) Officials of your resident country issuing a recommendation that persons should leave the country or area within a country where they are temporarily resident (can include travellers also)
- (ii) A covered person being expelled or declared persona non grata by the officials of the country where they are temporarily resident
- (iii) Wholesale seizure, confiscation or expropriation of property, plant or equipment owned by you
- (iv) You and the response consultants agreeing that such an emergency political repatriation is necessary

Cover:

- (i) Costs of travel to nearest place of safety or the covered person's resident country.
- (ii) Costs of accommodation (up to 14 days) Salaries usually up to 90 days
- (iii) Fees and expenses of the response consultants.
- (iv) Costs of economy flights going back to the evacuated country once safe to do so.
- (v) Personal effects that were left behind

Excludes:

- (i) You or a covered person breaking the law or regulations
- (ii) Failure to maintain immigration, work, residence or similar visas.
- (iii) Debt, insolvency or commercial failure
- (iv) Failure to honour contractual obligations or conditions of licence
- (v) Natural disasters or medical related evacuation advice

Hamilton Managing Agency Limited

8 Fenchurch Place, London EC3M 4AJ,
United Kingdom



+44 (0) 20 3595 1111
hamiltongroup.com



EXPRESS KIDNAP

Trigger:

Express kidnap - A kidnap that lasts for less than 12 hours. The usual robbery exclusion does not apply here

Cover:

- (i) Ransom payment
- (ii) Additional expenses
- (iii) Personal accident

Excludes:

- (i) Loss of ransom being whilst being delivered

HOSTAGE CRISIS

Trigger:

A covered person being held as a hostage – key difference to Kidnap is that a ransom is demanded from a third party (not you or an Insured Person)

Cover:

- (i) Ransom payment
- (ii) Response consultants' fees and expenses
- (iii) Additional expenses
- (iv) Legal costs
- (v) Personal accident

Excludes:

- (i) Cover only applies if the incident lasts longer than 60 minutes (usually 60 minute franchise)

THREAT RESPONSE

Triggers:

- (i) Making of an illegal threat without a ransom demand

Cover:

- (i) Response consultants' fees and expenses
- (ii) Costs of temporary protection of covered person(s) or property up to 30 days

Excludes:

- No additional specified exclusions

ASSAULT

Trigger:

A physical attack on covered person(s) on your premises by people armed with a dangerous or deadly weapon that results in physical injury or death of a covered person(s)

Cover:

- Response consultants' fees and expenses

Excludes:

- (i) A robbery, burglary, break-in or raid of (including any theft from) your premises

MYSTERIOUS DISAPPEARANCE

Triggers:

- The mysterious Disappearance of an Insured Person

Cover:

- (i) Response consultants' fees and expenses
- (ii) Additional expenses
- (iii) Personal accident

Excludes:

Cover is triggered after a person has been missing for over 48 hours (usual period is 48 hours)

The information contained in this communication is intended as an informational, general description of products and services that may be offered by or through one or more subsidiaries of Hamilton Insurance Group, Ltd. (together, "Hamilton") and must not be viewed as either an offer to sell or a solicitation to purchase any particular insurance or reinsurance product, or to otherwise enter into a strategic or commercial relationship. Certain products and services of Hamilton may not be available in all jurisdictions and may be available only through appropriately licensed intermediaries, and are subject always to legal and underwriting requirements. We may make changes to any of the products, services or other information described hereon at any time.

To learn more about Hamilton, please visit www.hamiltongroup.com.

Hamilton Managing Agency Limited

8 Fenchurch Place, London EC3M 4AJ,
United Kingdom



+44 (0) 20 3595 1111
hamiltongroup.com