



TOKIO MARINE
HCC



Kidnap and Ransom Insurance

Natural Resources Industry

Working with brokers, underwriters at Specialty Group, a member of Tokio Marine HCC, can design a tailored program that addresses the wide range of exposures facing the natural resources industry, including the oil and gas and mining sectors.



Why the Natural Resources Industry is at Risk:

- Volatility of socio-political dynamics in many resource-rich countries and frontier markets
- Potential hostility of local groups toward foreign companies extracting resources
- High visibility in terms of physical footprints and lines of supply and communications
- Perceived value of the resources produced and extracted

The Natural Resources Industry is unique in that it must operate where its product is located. Many times, this means going to areas of high risk that are more susceptible to kidnappings, extortions or illegal detentions. If these risks are not properly managed, companies and their employees could face devastating financial, reputational and emotional consequences. A kidnap and ransom policy with Specialty Group is an essential step to ensure a company is well equipped to handle these crises.

Coverages Specialty Group Can Provide:

Covered Events

- Kidnapping
- Express kidnapping
- Hijacking
- Detention
- Extortion
- Threat
- Disappearance

Covered Losses

- Ransom and ransom lost in transit
- Surrendered personal belongings
- Legal liability
- Additional expenses (including medical expenses and salary)
- Accidental death and dismemberment
- Threat response expense
- Disappearance and investigation expenses
- Recall expenses
- Crisis response fees of Unity Resources Group

Optional Coverages

- Travel / expatriate security evacuation
- Loss of earnings
- Workplace violence expenses (including AD&D)
- Child abduction
- Emergency medical evacuation

Crisis Response Services

- Dedicated 24/7 crisis line with direct access to Unity's Response Operations Center and team of 50+ analysts
- Advice to clients, reports, assessments and a full complement of preventative solutions
- Local third party liaison and coordination, including law enforcement and government authorities
- Negotiation consulting
- Access to policyholder portal with detailed profiling of 180 countries and over 400 cities

About Specialty Group

Specialty Group, a member of Tokio Marine HCC, is the leading provider of specialized insurance products for the sports and entertainment industries. We provide an unmatched portfolio of products including, but not limited to, event cancellation, high limit disability, kidnap and ransom, weather, travel and event liability. We cover major sports and entertainment events, professional athletes and entertainers and other unique assets.

Why Tokio Marine HCC

Tokio Marine HCC is a leading specialty insurance group conducting business in approximately 180 countries and underwriting more than 100 classes of specialty insurance. Headquartered in Houston, Texas, the company is made up of highly entrepreneurial teams equipped to underwrite special situations, companies and individuals, acting independently to deliver effective solutions. Our products and capabilities set the standard for the industry, as many of our nearly 2,500 employees are industry-leading experts. Tokio Marine HCC is part of Tokio Marine, a premier global company with a market cap of approximately \$30 billion.

Contact us

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A member of the Tokio Marine HCC group of companies

To Be a **Good Company**