

Special Contingency Risks (SCR) Kidnap & Ransom

The current global security environment and the growing focus on corporate governance converge in at least one way: corporations are under increasing pressure to pay close attention to the personal safety of their staff – especially those traveling or residing abroad. Threats by both criminals and extremists against Western interests require organizations to be more proactive in their approach to security and contingency planning in order to protect their assets and reassure their employees. Increased regional volatility means that companies may find themselves in hostile situations in territories where they had previously felt safe.

For organizations with such exposures, it is essential to assess their risks and take steps to mitigate them. An organization must also be ready to respond effectively in a crisis. While some have extensive security and risk management resources in-house, few corporations have handled sensitive and time-consuming kidnapping, extortion or political detention incidents. The financial and management implications of such incidents and possible subsequent litigation are focusing corporate attention on the need for expert preventative and incident management advice.

Special Contingency Risks (SCR), a separate entity in the Willis family, is the industry leader in this arena. We develop comprehensive packages of pre-incident risk management, financial protection and crisis response solutions that specifically address the exposures your organization faces. These threats impact employee well-being, corporate liability and business continuity. Our programs, backed by global experts in insurance, safety and incident response, address all of these issues.



What SCR Can Do For You

- Evaluate existing policy form to close gaps in coverage and consolidate subsidiary programs if necessary
- Negotiate coverage enhancements to address your specific security concerns
- Keep you informed on the changing security environment through electronic monthly incident bulletins
- Monitor the changing capabilities of security firms retained by insurance carriers
- Match the most appropriate incident response firm to your specific regional operations
- Provide access to SCR's Security Team for threat assessments, travel awareness seminars, executive protection training and site security surveys
- Securing premium credit for incident prevention consulting

Key Types of Coverage

- Kidnap and threat to kidnap
- Extortion, defined as threat to:
 - Kill or injure
 - Damage property
 - Contaminate a product
 - Introduce a computer virus
 - Reveal a trade secret
- Political threat or detention by foreign government or politically motivated group
- Hijacking or holding under duress while traveling in any aircraft, motor vehicle or waterborne vessel

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Covered Losses May Include:

- Ransom monies
- Loss in transit of ransom monies
- Fees and expenses of incident management consultants
- Legal liability
- Death or dismemberment
- Additional expenses including:
 - Travel and accommodation costs
 - Psychiatric and medical care
 - Reward monies
 - Legal advice
 - Salaries of victim and replacement personnel
 - Interest on loans raised to meet demands
 - Rest, rehabilitation
 - Job retraining
- Additional reasonable and necessary expenses

Why SCR

- SCR is focused exclusively on kidnap, extortion and security-related risks, with over 40 Associates in four international locations.
- Our team approach provides you with both a Client Advocate, a single point of contact, and Security Advocate to assist you with all aspects of security risk management.
- We are the only broker with an in-house team of anti-kidnap and security experts.
- We are the market leader, with a market share of nearly 40 percent.
- We put together project-based programs for organizations operating in some of the most dangerous parts of the world.
- We have extensive claims experience, with over 400 cases behind us.
- Our team is available to our clients on a 24/7 basis through the SCR Emergency Line.
- Our security team travels worldwide to train our clients and works in conjunction with corporate security teams.

Contact Information

For additional information, or to obtain the name of your local SCR professional, visit our web site at www.willis.com or contact Lisa Zanotelli at 212 804 0539, lisa.zanotelli@scr-ltd.co.uk.



- The Willis Value Experience is built on a foundation of set protocols and processes that ensure quality and transparency
- The Client Engagement Guide frames our relationship with clients
- The Willis Excellence Model guides the insurance placement and marketing process
- The Willis Client Bill of Rights defines our delivery of open communication and value to our clients

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