

# Special Contingency Risks (SCR)

## Kidnap & Ransom

Willis

### Willis Hospital Threat and Abduction Program

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Hospitals and healthcare facilities have complex security requirements and face a range of threats to patients, staff and property. Healthcare-related violence has become so widespread that a police presence in major hospitals is now commonplace; many healthcare organizations are forced to hire private companies to carry out round-the-clock patrols using closed-circuit TV cameras and alarms to secure their premises. While these measures can address traditional security issues such as random violence and theft, they may not provide adequate protection against more complex risks such as child abduction, extortion or premeditated threats against personnel or property.

Hospital personnel are frequently placed in positions of significant risk because hospitals run 24 hours a day and are usually open to the general public. Those involved in patient care – from hospital maternity staff to mental health and ambulance workers – are all at risk when something goes wrong. Should an incident occur, litigants may allege that the hospital knew, or should have known, the risks they faced and should be held responsible for making the premises reasonably safe. With more and more frequency, healthcare providers are facing serious liability and the charge is almost always inadequate security and inefficient response.

The abduction of children and infants has become an emotionally charged issue throughout the country. Many facilities have had to introduce tight security in maternity

units because of the fear of baby snatching. An additional concern is the level of violent crime in and around maternity units. Some hospitals are employing 24-hour security guards to protect staff and expectant mothers from violent partners.

These threats impact employee and patient well being, corporate liability and business continuity as well as an organization's reputation within the community. It is essential for an organization to assess these risks and take steps to mitigate them. If an incident does occur, your company must be ready to respond effectively to the crisis. The Willis Hospital Threat and Abduction Program can help. We not only provide the means to manage the financial and management implications of such incidents and possible subsequent litigation, but offer expert preventative and incident management advice from top experts in the field.



## Key Types of Coverage

- Abduction of infant or child
- Threats of violence against staff, volunteers or management
- Threats of damage to an organization's property
- Extortion threats to:
  - Reveal proprietary information
  - Kill or injure personnel or patients
  - Damage property
  - Contaminate medical supplies
  - Disrupt computer systems
- Hijacking of ambulance or other vehicle
- Unlawful detention of patients or staff
- Kidnap for ransom of directors, officers and employees, as well as patients on the premises



### Covered Losses May Include:

- Legal liability
- Loss of revenue
- Fees and expenses of control risks group (professional security consultants deployed within 24 hours worldwide)
- Costs of increased security
- Death or dismemberment benefit
- Ransom monies
- Additional expenses including:
  - Travel and accommodation costs
  - Psychiatric and medical care
  - Reward monies
  - Legal advice
  - Salaries of victim and replacement personnel
  - Rest, rehabilitation
  - Interest on loans raised to meet demands
- Additional reasonable and necessary expenses

## Case Studies in Hospital Threats

**Violence** – A disturbed man whose father died in surgery at a community hospital blamed hospital staff and threatened retribution. Three days later he walked into the emergency ward and fired a small-caliber handgun, killing a nurse and an emergency medical technician and wounding the emergency physician.

**Abduction** – A young mother sat in her room in a secure and well-managed private hospital in North Carolina feeding her newborn infant. A woman in a nurse's uniform came into the room and told the mother she was taking the infant for tests and to have him weighed. The mother handed her infant over and, within minutes, the infant was out of the hospital, abducted by the woman impersonating a nurse. Fortunately, the infant was recovered unharmed two days later. When questioned, the abductor, convicted for kidnapping, simply said, "I wanted an infant for myself."

**Extortion** – A San Francisco medical center received an extortion demand from a blood-drawing technician employed there who threatened to claim he gave patients AIDS-contaminated blood unless he was paid \$1 million.



## Contact Information

For additional information, visit our website at <http://www.scr-Lt.co.uk/index.htm> or contact Lisa Zanotelli at 212 804 0539, [lisa.zanotelli@scr-Lt.co.uk](mailto:lisa.zanotelli@scr-Lt.co.uk) or Derek Rogers at 212 804 0538, [derek.rogers@scr-Lt.co.uk](mailto:derek.rogers@scr-Lt.co.uk).