

**PRODUCT INFORMATION**

## Criminal Protection Response

- What would you do if your company received a threat to kill or harm one of your employees, or damage your property?
- If your company received a cyber extortion threat, how would this affect your business? How would you deal with the extortionist/s and would you pay the ransom?
- One of your employees disappears while travelling on business, how would you respond?
- What if your premises were involved in a hostage incident and your employees were held against their will?

According to the Health and Safety Executive there were an estimated 373,000 threats to employees in England and Wales in 2012/2013<sup>1</sup>

Most UK and Irish companies would simply answer these questions by saying “We would call the police”. Of course, this is generally accepted to be the correct procedure. However if the incident happened outside the UK and Ireland, the local law enforcement in the country concerned may not respond in the way you would wish or within the desired time frame.

Travelers Criminal Protection Response (CPR) cover allows the insured to engage with expert threat and hostage response consultants which enhances any support that law enforcement may offer.

Many small to medium size companies do not have the in-house capability to handle the type of incidents covered under the Travelers CPR cover. Purchasing cover provides access to Travelers exclusively retained security consultancy, the Olive Group, removing the need to source and hire expensive specialist consultants if the worst were to happen.

If any of the above events should occur, the Olive Group is available to respond 24 hours a day, 365 days a year. Their consultants can give immediate advice and support by telephone and if necessary, deploy a consultant to either the insured’s head office or to the location of the incident.

Travelers CPR covers all directors, officers and employees for all insured events. In addition, immediate family members of directors and officers are covered for disappearance, express kidnap and threat response.

### **Stand-alone Kidnap and Ransom coverage**

In addition to CPR cover, Travelers also offers stand-alone Kidnap and Ransom coverage. Clients who purchase the standalone coverage are able to access much broader cover, including additional insured events such as kidnap, illegal detention and extortion. Our stand-alone Kidnap and Ransom policies can also include everything covered by CPR at higher limits and for additional territories. For further details visit [www.travelers.co.uk/kandr](http://www.travelers.co.uk/kandr)

## Criminal protection response - Territories covered

- Australia
- Austria
- Belgium
- Canada
- Croatia
- Cyprus
- Czech Republic
- Denmark
- Estonia
- Finland
- France
- Germany
- Greece
- Hungary
- Iceland
- Ireland
- Italy
- Japan
- Latvia
- Liechtenstein
- Lithuania
- Luxembourg
- Malta
- Netherlands
- New Zealand
- Norway
- Poland
- Portugal
- Slovakia
- Slovenia
- Spain
- Sweden
- The Channel Islands
- The Isle of Man
- United Kingdom
- United States of America

### How to notify an insured event

If an Insured Event occurs or is believed to have occurred contact the Response Consultants on the following 24 hour emergency telephone number(s):

#### In the United States of America:

+1 713 918 6401

#### In the Rest of the World:

+44 (0)20 7240 3237

#### Web-site:

www.olivegroup.com\CrisisResponse

## Criminal protection response - Coverage highlights

For full details of coverage, including defined terms, conditions and exclusions, please refer to the policy wording

### Reimbursement of ransom monies

Reimbursement of ransom monies resulting from:

- Cyber extortion
- Express kidnap

### Loss of ransom monies in transit

The loss of ransom monies in transit resulting from:

- Cyber extortion
- Express kidnap

### Threat response expenses

Fees and expenses of response consultants resulting from:

- Cyber extortion
- Disappearance
- Hostage crisis
- Threat (no ransom demand)

## Criminal Protection Response - claims examples

### Cyber extortion

An accountancy firm receives contact from a group claiming to have hacked into the company's computer system and is threatening to release sensitive data unless a ransom demand is met.

#### **Expenses covered may include:**

*Reimbursement of ransom Ransom whilst in transit Response Consultant's fees and expenses*

### Disappearance

*An employee travelling in Europe leaves to go jogging one morning and does not return to his hotel. There is no contact from the employee. The local police and hospitals are contacted but he cannot be traced.*

#### **Expenses covered may include:**

*Response Consultant's fees and expenses in investigating the disappearance (Please note a time limit of 30 days and a waiting period of 48 hours applies)*

## Express Kidnap

An employee is stopped in the street late at night by two men who threaten him at gunpoint and force him into a waiting vehicle. He is then taken to a cashpoint and forced to withdraw money. They hold him for a couple of hours (into the next day) when they drive him to another cashpoint where he is forced to withdraw additional money.

#### **Expenses covered may include:**

*Response Consultant's fees and expenses Reimbursement of ransom*

## Threat (without a ransom demand)

The Personal Assistant to the Managing Director (MD) of a company receives an anonymous telephone call threatening to harm him and his family. There is no ransom demand and the call only lasts for a few seconds. Two days later, photographs of the MD's wife and children on their way to school are sent to the office and there are several suspicious attempts to access the MD's home.

#### **Expenses covered may include:**

*Response Consultant's fees and expenses (assessment and investigation of the threat) Temporary security costs to protect the MD and their immediate family and the property being threatened*

## Hostage Crisis

A group supporting a terrorist organisation, breaks into the Insured's premises and holds employees hostage stating they wish certain governments to release prisoners.

A number of employees of an office based consultancy who act for a global pharmaceutical company are held hostage in their building by activists who then make contact with the senior management of the firm via social media. The demand is that the senior partner of the firm appears on national television denouncing the testing of animals and saying that the firm will no longer act for the pharmaceutical company. The incident lasts for 9 hours.

#### **Expenses covered may include:**

*Response Consultant's fees and expenses*

## Reasons to choose Travelers

- **Office Package.** In addition to Criminal Protection Response, Office customers in the UK and Ireland are able to benefit from a tailored warranty and condition precedent free wording covering the following:
  - Property damage
  - Computer breakdown
  - Public liability
  - Network security (1st party cyber)
  - Legal expenses\*
  - Business interruption
  - Employers' liability
  - Terrorism (UK only)
  - Cybermedia liability (3rd party cyber)
- **Depth and breadth of general and specialist product offerings.** Travelers provides a broad range of property, liability, professional indemnity and management liability insurance and risk solutions for the private, public and institutional sectors.
- **Claims service.** At Travelers we recognise the importance of effectively managing claims costs to help the long term success of a business. Our skilled and knowledgeable claims specialists strive to provide a fast, efficient and sympathetic response.
- **Strong underwriting culture.** Travelers has a flexible underwriting approach and the expertise to underwrite complex risks and difficult classes of business including international exposures.
- **Travelers has BSI ISO9001:2008 Quality Management Standard accreditation** which means you benefit from a high level of service supported by a well-documented management system.

## About Travelers

The Travelers Companies, Inc. is a leading provider of property liability insurance for motor, home and business. The group has more than 30,000 employees and operations in the United States, Canada, UK and Ireland, and a joint venture in Brazil, under the brand J. Malucelli Participações em Seguros e Resseguros S.A.

The group has total assets of approximately \$105 billion, shareholders' equity of \$25 billion and total revenue of \$26 billion, as of December 31, 2013.

Our European based operations offer our customers a wide range of coverage through Travelers Insurance Company Limited, Travelers Syndicate Management Limited (Syndicate 5000 at Lloyd's), and Travelers Underwriting Agency Limited.

**Contact your local Travelers representative to find out more or visit [travelers.co.uk](http://travelers.co.uk) or [travelers.ie](http://travelers.ie)**

\* Legal Expenses is a policy section in the UK only. In Ireland this is provided under separate cover. Legal Expenses cover in both the UK and Ireland is provided by DAS.

The information provided in this document is for general information purposes only. It does not constitute legal or professional advice nor a recommendation to any individual or business of any product or service. Insurance coverage is governed by the actual terms and conditions of insurance as set out in the policy documentation and not by any of the information in this document.



Travelers operates through several underwriting entities through the UK and across Europe. Please consult your policy documentation or visit the websites below for full information.