

Kidnap & Ransom Insurance

In today's world, the security threats which are faced by individuals and companies have become increasingly more unpredictable. The Camargue Kidnap & Ransom product is intended to cover some of these ever-evolving threats.

Kidnap & Ransom Insurance is a reimbursement policy which pays out to the Insured once the ransom has already been paid. The main insured events are kidnap, detention, extortion, product extortion, disappearance, hostage crisis, threat response and hijack.

Other covers such as political evacuation and repatriation, loss of earnings, child abduction and product extortion recall can be purchased at an additional premium. The policy can be purchased for as long as the client wants to be covered whether it's a one-day trip or full annual policy.

This particular product is available to a range of potential insured parties. From large multinational corporations to private individuals looking to cover themselves or their families.



Camargue

AUTHORISED FINANCIAL SERVICES PROVIDER, LICENCE NUMBER: 6344.

APPROVED LLOYD'S COVERHOLDER PIN: 107824DRW

Camargue Underwriting Managers (Pty) Ltd. Co. Reg. No. 2000/028098/07.
33 Glenhove Road, Melrose Estate, 2196. Telephone: 011 778 9140.

E-mail: camargue@camargueum.co.za, Website: www.camargueum.co.za.

UNDERWRITTEN BY THE LICENSED INSURERS:

Certain underwriters at **Lloyd's**

www.camargueum.co.za

Coverage

- **Ransom:** Reimbursement of ransom payment made Cover applies following: Kidnap, Cyber Extortion, Extortion, Hijack, Hostage Crisis and Product Extortion.
 - **Ransom in transit:** Pays to replace the ransom if confiscated, destroyed or stolen whilst on route to be delivered.
 - **Response consultants:** Fees and expenses Unlimited fees of the response company Cover applies following: All Insured Events.
 - **Additional expenses:** Cover for additional expenses incurred which include: Travel / accommodation, loss of salary, replacement staff costs legal advice, medical costs, plastic surgery, rewards, cost of borrowing, temporary security and much more.
- Cover applies following various items:** Each additional expense item listed stipulates which events it applies to.
- Cyber Extortion Restoration costs:** Specific cover for Cyber Extortion restoration costs is included in the Corporate Protection wording.
- **Legal liability:** For a suit brought against you by a covered person. Cost of defence, damages, customary expenses and costs levied against you.
- In respect of:** Kidnap, Detention, Extortion, Hostage Crisis, Hijack and Products Extortion.
- **Personal Accident:** For death or serious injury (arising from an insured event). Cover applies following: Kidnap, Cyber Extortion, Detention, Extortion, Hijack, Hostage Crisis and Product Extortion.

Policy Triggers

- **Kidnap** (including virtual kidnap): Taking and holding of covered people (or allegedly taking and holding) and demanding a ransom for their release.
- **Cyber extortion:** Is a threat to do the following (by people who demand a ransom as a condition of not carrying out the threat). The threats are as follows:
 - cause damage to or loss of **electronic property** or **electronic data** including the modification of data or denial of access to computer or network services; or
 - disclose, disseminate or utilise electronically held **propriety information** including personal, private or confidential information on or about **You** or a **covered person**; or
 - introduce a **computer virus**; or
 - not provide the means to deactivate, decrypt, or remove a **computer virus**

- **Extortion:** Is a threat to do the following (by people who demand a ransom as a condition of not carrying out the threat)
 - to kill, injure, or abduct a covered person
 - to cause damage to, or loss of your property
 - to disclose, disseminate or use your propriety information (excludes cyber extortion as this is covered separately)
- **Products extortion:** A threat against you or a threat to publicise that your products have been contaminated, polluted or rendered substandard by people who demand a ransom of not carrying out the threats or providing you with information about your affected products.
- **Detention:** Holding under duress covered person(s) without a ransom being demanded. This can be by government officials or criminals.
- **Disappearance:** Mysterious disappearance of a covered person(s).
- **Hijack:** Unlawful and intentional holding under duress covered person(s) whilst they are on a plane, boat, train, vehicle including public transport.
- **Hostage crisis:** Unlawful and intentional holding of a covered person(s) and held as security whilst demanding something from another party.
- **Threat (Response):** The making of unlawful and intentional threats by person or group against you (without a demand for ransom) to:
 - Inflict harm, take captive, abduct or detain to a covered person
 - Damage, destroy or contaminate your property or electronic property
 - Reveal confidential information
 - Imply that a covered person, your property, electronic property may be at risk

Key Exclusions

- **Off premises robbery:**
 - The surrender of a Ransom in any face to face encounter
 - This exclusion does not apply to a Hostage crisis
- **On premises robbery:**
 - The surrender of a Ransom at the Kidnap or Hijack location
 - The surrender of a Ransom at the location where Cyber extortion or Extortion or Products extortion demand is first made
 - This exclusion does not apply to a Hostage crisis
- **Fraud**
- **Criminal acts:** A criminal act by you, your directors or officers which would be a criminal offence if committed by the same party in the country where its headquarters are located or of which a Covered person is a national.



- **For detention only:**
 - Detention which is for a period of less than 4 (four) consecutive hours
 - Any act or alleged act by You or a Covered person which would be a criminal offence if committed by the same party in the country where its headquarters are located or of which a Covered person is a national
 - Failure of You or a Covered person properly to procure or maintain immigration, work, residence, travel or similar visas, permit or other documentation
- **Hijack:** A hijack lasting less than 3 hours.
- **Hostage crisis:** A hostage crisis lasting less than 60 minutes.
- **Legal advice:** Legal advice that has been obtained without insurers knowledge and/or approval (such approval, where asked for, shall not be unreasonably withheld).
- **Mysterious disappearance:** A disappearance where last contacts was less than 36 hours ago (i.e. 36 hours franchise).
- **Products recall:** Business interruption losses not covered.

Crisis Response Partner

[SCHILLINGS]

Camargue retains exclusively **Schillings** to act for insureds during an insured event. Schillings is the only crisis response business in the world to deploy - under one roof – crisis response consultants, intelligence experts, investigators, cyber specialists, risk consultants, lawyers and top people from the military, banking and government.

This exclusive partnership between **Brit** and **Schillings** to create a comprehensive kidnap for ransom offering will help our insureds navigate this ever changing risk environment and protect people, assets and reputations.

THE SCHILLINGS RESPONSE

A new breed of crisis response company

In today's world there is an ever-growing need for additional skills to effectively manage a crisis situation. The need for legal support and advice, intelligence, investigative services and cyber expertise is now more relevant than ever. For many other companies they must seek out this expertise externally. Not with Schillings - the expertise is in house and works in unison, rather than in sequence, when a crisis occurs.

Highly experienced Crisis Response team:

A highly experienced response team, with over 35 years of case histories to draw from.

Ethical, principled and regulated:

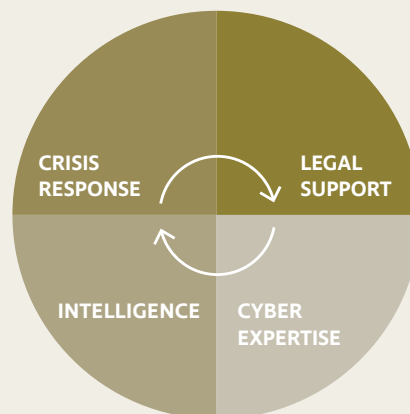
Schillings International LLP is regulated by the Solicitor's Regulation Authority (SRA). The firm adheres to the guiding principles and code of conduct and Ethics set out by the SRA, utilising evidential standards. The same principles are applied to our crisis response.

Supporting clients through a crisis whilst managing reputational risk:

Specialists in dealing with reputational risks faced by companies and individuals.

The Schillings global network:

We are able to respond rapidly to issues and crises courtesy of our global connections. Wherever in the world a crisis may emanate, our clients will have access to the best regional talent on the ground in the fields of security, reputation, law, intelligence, investigations, cybersecurity, communications and academia.



Camargue policyholders will have access to the following complimentary services:

- A phone call (or meeting where possible) with one of the Schillings Critical Risk team members to discuss the geographical risk profile of your organisation.
 - This may include specific hostile regions or issues associated with the locations in which your business operates, and which may impact operations or the activities of individuals operating on your behalf.
- A further discussion regarding the subvention services available to you through your policy, which may mitigate the risk

- **Access to the Schillings Critical Risk online platform:**

- This provides analysis, strategic forecasting and risk mitigation advice to those affected by security, travel and political risk issues around the world. The platform also includes geo-location information relating to incidents of concern in many of the world's most hostile environments in near real-time.
- Policyholders are also encouraged to sign up to the Schillings' 'Critical Risk Brief', which is published every other month, and considers critical incidents and trends occurring around the world.

If you have any questions or would like more information on how to access the critical risk platform or the Critical Risk Brief, please feel free to contact Schillings at info@schillingscriticalrisk.com.



AUTHORISED FINANCIAL SERVICES PROVIDER, LICENCE NUMBER: 6344. APPROVED LLOYD'S COVERHOLDER PIN: 107824DRW

Camargue Underwriting Managers (Pty) Ltd. Co. Reg. No. 2000/028098/07.

33 Glenhove Road, Melrose Estate, 2196. Telephone: 011 778 9140, E-mail: camargue@camargueum.co.za, Website: www.camargueum.co.za.

UNDERWRITTEN BY THE LICENSED INSURERS:

Certain underwriters at **Lloyd's**

