



## Essential protection when seconds count

TRAVELERS CANADA | KIDNAP AND RANSOM COVERAGE

In today's uncertain political climate, the threat of kidnapping, extortion or illegal detention has increased. Some estimates indicate there are anywhere between 12,500 to 25,000 kidnappings a year. Travelers Canada's Kidnap and Ransom policy is designed to minimize the financial impact of a K&R related incident on a customer's business.

### Covering risks when you are far from home. And when you are at home.

Business owners are not only at risk when at work or travelling to remote or dangerous locations. Home invasions happen daily in this country. Are your clients prepared?

A Travelers Canada K&R policy is designed to respond to a home invasion situation where a business owner, his family or his employees are held hostage in their homes while criminals make demands for money or other valuables in exchange for their release.

### Do not think the risk of extortion, kidnapping or ransom is significant in Canada? Consider the following examples:

**Cyber extortion** - A business was attacked by an extortionist threatening to introduce a virus to the company's computer system unless it paid a significant amount of money. Expert crisis response advisors were called and advised the targeted company that the extortionist's threat details were not technically possible. The advisors recommended that the targeted business report the incident to the authorities and not to pay any ransom. Armed with this expertise, the business confidently "ignored" the threat while cooperating with authorities. The extortionist disappeared.

**Home invasion** - A business owner and his wife had their home invaded and their children held hostage at gunpoint while criminals sent them to their business for money. Upon returning with the money, the business owner and his family were released. Following the incident, crisis response advisors conducted a thorough review of security requirements, which helped the business and the owner to avoid future incidents.

**Product extortion** - A company's product was threatened with contamination if a significant ransom was not paid. An investigation by a crisis response advisor identified a suspect from a review of former customer service complaints and the threat disappeared after the suspect was contacted by investigators.

In all of the examples above, Travelers Canada's K&R policy covered the cost of the response advisors, who were key individuals in resolving all three cases.

Travelers Canada is a leading provider of K&R coverage. Travelers can offer K&R on a monoline basis or as an enhancement to our Wrap+<sup>®</sup> management liability package.

## About Travelers Canada

Whether it is selecting the best coverage for a customer's situation, responding to a broker's request, educating a client on ways to reduce risk or managing a claim, we do things right. Our commitment to outstanding service combined with our comprehensive insurance-based solutions gives customers the confidence they need to feel secure.

Travelers Canada combines financial strength and international reach with local knowledge and expertise. As the Canadian arm of The Travelers Companies, Inc., we are part of an industry-leading organization committed to continuously evolving to meet customers' ever-changing needs. In Canada, our 450 employees in Vancouver, Calgary, Edmonton, Winnipeg, Toronto, Montreal and Halifax serve commercial customers from coast to coast.



For more information about Travelers Canada's products and solutions, please contact your local Travelers account executive or visit [travelerscanada.ca](http://travelerscanada.ca).

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