

# 未雨綢繆 以防不測

## Kidnap and Ransom Insurance - Planning for the unexpected



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**在**世界各地，綁架事件時有發生，而綁架案高風險國家的名單則不斷變更。隨著員工經常往來各地的情況日增，事實上無人能真正倖免。

據估計，在 2017 年，全球約有 20,000 至 35,000 宗綁架勒索案發生。

值得慶幸的是，在這些受害者中，有 58% 的人獲釋——大部分是因為付出贖金而在四星期內獲釋。不幸的是有 5% 的受害者在拘禁期間死亡。

綁架、勒索和敲詐保險旨在確保您、您的親人和同事在遇到極端惡劣的情況時，有稱職的團隊為您排難解憂。

### 不妨考慮以下情況：

香港某著名地產發展商的行政總裁之子在上學途中被綁架。警方獲通知後已展開調查。

傳媒聞風而至，湧到行政總裁的住宅外，打聽這個飽受壓力的家庭的看法。

此時，受害家庭若受到 Liberty 的綁架、勒索和敲詐保險之保障，他們會立即獲得一名由 Red24 派出的專業危機管理顧問協助。

訓練有素的顧問會與警方緊密合作，並與傳媒聯繫，審慎處理資訊的流通過程。

顧問還可以處理與綁架者談判的事宜——撰寫和整理對綁架者的回覆，商定贖金，甚至可能安排放置贖金的地點。他們會與警方緊密合作，確保綁架者無法截取贖金，而被綁架的兒子則可平安歸來。

雖然沒有人會期待或希望面對綁架，但這些事確實會發生。當真的發生綁架事件時，必須以正確方式處理。

綁架、勒索或敲詐事件也可能會對業務帶來意想不到的後果。除了受害者遇險受壓外，綁架事件可能對公司的財政和聲譽造成嚴重影響，包括：

- 支付贖金
- 需要專業危機管理顧問提供意見以應付綁架者
- 受害人或其家人對僱主採取法律行動
- 支付住宿和旅費等額外開支
- 聲譽受損和收入損失

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**K**idnap incidents occur all over the world, and the list of high-risk countries is constantly changing. With more employees travelling more regularly, the reality is that no one is truly immune.

It's estimated that there were between 20,000 and 35,000 kidnappings for ransom across the globe in 2017.

Thankfully, 58% of those victims were released - the majority within four weeks and as a result of a ransom payment. Sadly 5% died in captivity.

Kidnap, Ransom and Extortion cover is designed to ensure that you, your loved ones, and your colleagues have the right team behind you should the worst happen.

### Consider this scenario:

The son of a prominent Hong Kong property developer CEO is abducted on his way to school. The police are called and commence their investigation.

Media hear of the incident and descend on the family house, seeking comment from the highly stressed family.

At this point, if protected with Liberty's Kidnap, Ransom and Extortion cover a specialist crisis management consultant from Red24 could immediately be brought in to assist the family.

The highly trained consultant will work closely with the police and liaise with the media to carefully manage the flow of information.

The consultant can also handle the negotiation with the kidnappers - scripting and coordinating a response, agreeing a ransom and potentially even arranging a drop site. They will work closely with police to ensure the kidnappers can't intercept the ransom, and the son is safely returned.



While no one expects or wants to be faced with kidnapping, these events do happen. When they do it's essential that they are handled correctly.

Kidnapping, ransom or extortion can also have unintended consequences for business.

In addition to the danger and stress suffered by the victim(s), the impact on the finances and reputation of a company can be enormous and include:

- Ransom monies paid
- Specialist crisis consultants to provide advice on how to deal with the kidnappers
- Legal action launched by the victim or the family against their employer
- Additional expenses like accommodation and travel costs
- Damage to reputation and a loss of revenue

### Secure the right insurance cover

MI Insurance Brokers Ltd (MI) has a long history and a well-deserved reputation that goes beyond the shores of Asia. MI is a Lloyd's coverholder in bloodstock insurance and offers Kidnap, Ransom and Extortion cover underwritten by Liberty International Underwriters (Liberty).

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