



Composure – Frequently Asked Questions

What is Composure?

Composure is a product which provides cover for Kidnap and Ransom.

Who is the Target Market?

1. Virtually any Company could be at risk as kidnap and ransom is on the increase in South Africa but Companies which have employees who are based in or travel to countries where kidnap for ransom is prevalent do need this cover.
2. High net worth individuals and their families.

Can Cover be given for Specified Persons only?

It is possible to cover certain directors/employees only. However, as those are persons at the greatest risk, cover can normally be given for all directors and employees at a very reasonable additional premium.

Can Cover be given for High Risk Countries?

Cover can normally be provided for countries such as Nigeria, Somalia and Colombia but full details are required of the specific areas visited, security measures taken etc.

Are there any Restrictions on the Limit which can be given?

Limits of up to \$25 million are available but Insurers usually won't give a limit higher than the Insured's net assets.

How do I obtain a Quote?

Contact Patience Thabethe on 011 669 1209 or e-mail thabethep@guardrisk.co.za