



## Kidnap and Ransom A Protection and Assistance Plan

### *The Need*

Protection for family or staff exposed to kidnapping risk

### *Features*

Personal financial loss | Extortion | Consulting fees

### *Benefits*

Professional assistance | Protection | Provision

## *Essential Contact Information*

### Essential Guardrisk Contacts

Guardrisk Helpline: 0860 002 500  
Guardrisk Web: [www.guardrisk.co.za](http://www.guardrisk.co.za)  
Guardrisk Email: [info2@guardrisk.co.za](mailto:info2@guardrisk.co.za)  
Complaints & Compliments:  
[gripes&grins@guardrisk.co.za](mailto:gripes&grins@guardrisk.co.za)

Guardrisk Allied Products and Services (Pty) Ltd

Co.Reg No.: 2007/016202/07

FSP No.: 10411

An Authorised Financial Services Provider

### Essential Composure Contacts

Quotes and product enquiries  
**Patience Thabethe**  
Tel : (011) 669 1209  
Email : [thabethep@guardrisk.co.za](mailto:thabethep@guardrisk.co.za)

### Claims

Olive Group  
+9 714 360 0819  
[info@olivegroupresponse.com](mailto:info@olivegroupresponse.com)

Tel in United States of America:  
+1 713 918 6401  
Tel in the rest of the world:  
+44 (0) 207 240 3237  
(24 hour emergency  
telephone numbers)

## ***A new crime spectre emerges***

South Africa is ranked as one of the world's top ten countries for Kidnap and Ransom incidents. The number of Kidnap events has reached record levels and appears to be increasing.

For some people the threat of kidnapping is real. It may be because of their financial status, and their position in a company or something they know. Businessmen, their wives and even their children are snatched and held to ransom for a couple of hours to as long as several months or even years.

Some kidnaps are short-term 'opportunistic' incidents where the kidnapers are seeking a quick payoff. Other kidnappings will involve careful planning, observation of the victim, military style executions and months of negotiation.

Kidnapping is a highly evolved billion-rand business. Kidnaps are increasingly connected to related crimes such as hijacking, extortion and hold-ups.

The consequences of these insidious crimes are far reaching.

The risk of kidnap is no longer limited to business persons travelling the world's hot spots. It's on your doorstep.

## ***Details of cover***

Protecting and providing assistance to you and your loved ones in the event of Kidnap and Ransom events.

The range of events covered is much wider than one would normally find in a standard policy. Our product will respond to the following events:

- Kidnap
- ATM hold-up
- Extortion
- Products Extortions
- Detention
- Hijack
- Series of related events

## ***Cover to suit the needs of South Africans***

The range of persons covered is much wider than the norm. The facility covers named persons, spouse, children, family members, visitors, other residents, customers, employees, tenants and the ransom negotiator.

In the event of an insured event, Composure will respond with compensation for the following:

- Personal financial loss
- Ransom paid following a kidnap or extortion demand.
- Loss of ransom money in transit.

- The fees and expenses of independent negotiators.
- Counselling, rehabilitation and medical costs.
- Legal advice and legal liabilities.
- Reward to informants.
- Gross salary compensation.
- Interest paid to raise ransom.
- Cost of security protection.
- Communication costs.
- Personal accident compensation.
- Loss of money (ATM Hold-up).
- Fees and expenses of specialist consultants provided by the Insurer with tremendous experience in responding to and managing incidents covered under this policy.

## ***Optional Extensions***

- Computer virus consequential loss.
- Emergency repatriation.
- Loss of earnings.
- Product recall and destruction costs.

## ***Essential protection***

The COMPOSURE solution is different from standard Kidnap & Ransom policies in that it has been designed around the realities of the risk profile of South African Companies. The premium calculations for COMPOSURE are rated according to the client's own risk profile, rather than a general worldwide premium rating. This makes COMPOSURE uniquely competitive.

## ***Underwriters***

This product is underwritten by Guardrisk Insurance Company in association with Lloyds Syndicate 5000.

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