

KIDNAP, RANSOM & EXTORTION | FAMILY COVERAGE CHECKLIST



Coverage (offered as part of, or an extension to, a homeowner's policy)	Victor	Other Markets
Covered events include kidnap/ransom, extortion (including cyber extortion), hijack, detention	Yes	?
Worldwide coverage territory	Yes	?
Legal liability coverage with defense outside the limits on pro-rated basis	Yes	?
Limit dedicated to additional expenses coverage (see policy form for all items covered)	Yes	?
Limit dedicated to personal accident as result of insured event (death, permanent total disablement, loss of limb, loss of sight, loss of extremity, or loss of speech/hearing)	Yes	?
Event related medical & psychiatric expenses not sublimited (included within additional expenses limit)	Yes	?
Security response firm fees & expenses at an unrestricted limit	Yes	?
Broad definition of insured persons that includes guests of insured while on their premises	Yes	?
Security response services provided by Control Risks	Yes	?
Availability of child abduction coverage with no coverage restriction on the age of children	Yes	?
Availability of threat response coverage that includes coverage for threats to inflict bodily harm, property damage or to reveal confidential information	Yes	?
Coverage for reward paid to parties that aid in the arrest or conviction of persons responsible for arson, theft or vandalism of property	Yes	?
Availability of travel security evacuation/repatriation coverage	Yes	?
Availability of disappearance expense & investigation coverage	Yes	?

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This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

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