Kidnap & Ransom Insurance

Management liability & cyber - coverage overview, limitations and how to get a quote



OVERVIEW

Employees who travel or work in higher-risk countries face kidnapping, extortion and detention threats.

WHAT'S COVERED

Ransom payments
Reimbursement of ransom paid to secure release.

Extortion threats
Threats to harm people, property or systems.

Travel evacuation
Emergency evacuation and repatriation costs.

Crisis consultants
Expert response firms on call to manage the event.

Wrongful detention
Costs when an employee is unlawfully held abroad.

Good to know
The policy is confidential by design – telling employees you carry K&R coverage is often a condition of losing it.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Ransom paid without the insurer's consent where required
- × Losses from fraud by the insured
- × Some sanctioned countries

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Countries traveled to and frequency
- Number of traveling employees
- Travel security program
- Any prior incidents

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/kidnap-and-ransom/

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