



Kidnap Prevention Guidance

Henderson Risk Limited (HRL) provide global risk solutions, and are retained by Aspen-APJ to respond to Kidnap for Ransom and Extortion (KRE) cases.

There is much that can be done to reduce the risk of becoming a kidnap victim, HRL's response team offers the following effective advice to reduce your risk profile:

- **Know your surroundings:** Seek advice from trusted locals or local police to identify areas that are unsafe, and avoid passing through these areas. Avoid walking alone in the streets.
- **Reduce your profile if you can:** Avoid jewellery, clothing and accessories which indicate wealth or identify you as a foreigner or an employee of a well-known company or organisation. Use of luxury cars will mark you out as a wealthy target.
- **Select mode of transport carefully:** The majority of kidnaps occur in and around vehicles as this is an area where targets are vulnerable. A private car offers the best transport solution and a trained and trusted driver should be considered. If in-country for a short period, a chauffeur-driven car provided by a reliable company may be the most appropriate method of transport. Only officially licensed taxi companies should be used, and do not hail taxis in the street. Take note of the license number of each taxi you enter, and if any unknown driver states that your family or company has sent them to pick you up, ensure that you verify this information before entering the vehicle.
- **Avoid setting obvious routines:** Routines should be avoided where possible by changing the times and routes between work and home; you are at risk if your location can be predicted. This practice should be carried out by all people on the policy.
- **Be vigilant when travelling:** Your travel itineraries should be shared with as few people as possible. Remain observant and be aware of unusual activity. If you see suspicious or unusual activity, seek out a well-populated location where a kidnapping is unlikely to take place. Do you see the same cars/people over & over again? If you become a target, there WILL be surveillance on you and your family.
- **Make yourself as secure as possible:** Ensure that your property is fitted with functioning alarms. Carry a personal alarm and store emergency numbers in your phone via speed-dial. Dependant upon the location and threat level, guards or armoured vehicles are options which may be appropriate.

The Henderson Risk KRE team has a wealth of experience in providing advice to prevent kidnap and can arrange risk reviews and self-protective training on behalf of individual or corporate clients. Work is conducted on a personal basis by an experienced HRL Risk Consultant following a careful review of all aspects of a client's exposure to risk. For further information on this service please contact info@hendersonrisk.com.

N.B. Please note that this is guidance only and will assist in reducing the risk from and exposure to possible kidnapers and extortionists but will not remove the threat completely. Failure to comply with this advice may invalidate your insurance policy. If in doubt or if you are suspicious about a situation phone the 24 Hour Emergency Number or speak to your Insurance Provider.





Extortion Prevention Guidance

1. DISCRETION - Do not talk openly about your finances and business dealings. Most extortions involve an “insider” such as an employee, former employee, secretary, relative etc.

2. MAINTAIN A LOW PROFILE - Avoid using luxury vehicles and wearing expensive clothing and jewellery. Visiting expensive restaurants and clubs should be kept to a minimum and it is recommended that you downplay any expensive holidays or trips.

3. REMAIN ALERT - Most incidents of extortion are preceded by some form of surveillance; be alert to your surroundings, encourage your family to share with you any suspicious activity that they notice.

4. FINANCIAL EXPOSURE - Do not let anyone know how much you are worth. Use different suppliers, banks, accountants and stock brokers to limit the amount of information held by one source.

5. TAKE YOUR SECURITY SERIOUSLY - You ARE a target or you would not be receiving this advice. Every client, location, and situation is different but you are advised to consider including a security budget into your financial arrangements. You must take your security seriously, whether it is hiring a driver, bodyguard or procuring armoured vehicles, CCTV and access control systems for the home/business, or whether conducting criminal background checks on employees.

6. DO NOT GIVE THEM A CHANCE - DO NOT answer calls from unknown numbers. Use answering machines, voice mail, secretary or receptionist to screen unknown numbers.

IF THEY CAN'T REACH YOU THEN
THEY CANNOT EXTORT YOU.

IF AN EXTORTIONIST CALLS

1. If you are called by someone who sounds suspicious use the ‘Hello Hello’ defence technique. This is where you pretend that you can’t hear them or that the line is bad. For example - “Hello... Hello, can you hear me, Hello... John?” then just before hanging up say loudly “this damn phone” so the caller can hear it and then hang up. This will cause doubt in the Extortionist’s mind as to whether he has been heard.

2. If this doesn’t work and you do end up in a conversation with the caller do not agree or disagree with their requests. Try and buy time by answering with a simple, “I am in an awkward place, I cannot talk right now, call me back later” is all you need to say. Remember do not become angry or threaten the caller. Just listen. There is valuable information that they will impart, try and write it down if possible. Identify the caller’s phone number(s); write this information down, or save the number in your phone.

3. Then call the 24 HOUR EMERGENCY NUMBER (001-305-270-4581) and a Security Consultant will call you back. Also call your insurance agent/provider.

4. Do not speak with anyone including friends or family until you have spoken with the Security Consultant.

- Engaging in negotiations with the caller may invalidate your insurance cover so it is crucial that you call the 24 HOUR EMERGENCY NUMBER **(+1 305 270 4581)** as soon as possible in order to get the security consultants involved.
- Without revealing that you are covered by a policy it would be wise to ensure that members of your family should be familiar with these basic rules in order to prevent them becoming victims of extortion.

N.B. Please note that this is guidance only and will assist in reducing the risk from and exposure to possible extortionists but will not remove the threat completely. Failure to comply with this advice may invalidate your insurance policy. If in doubt or if you are suspicious about a situation phone the 24 Hour Emergency Number or speak to your Insurance Provider.