



HENDERSON

Risk Limited

RESPONSE SERVICES



KIDNAP. RANSOM. EXTORTION.

SPECIALISTS IN LATIN AMERICA RISK MANAGEMENT

THE THREAT

In many areas of the world the kidnapping of individuals for ransom and extortion remains a familiar occurrence. Recent years have seen several variations upon the traditional theme, such as tiger, virtual and express kidnapping.

In Latin America the threat of violent abduction is particularly high with kidnapping, of whatever style, accounting for 30% of incidents recorded globally. Kidnapping in Latin America takes place for a variety of reasons. The large majority of cases are perpetrated for financial gain. Some might be motivated politically, while others might be driven by professional or personal grievance.

Henderson Risk Limited understands that while the nature of kidnap remains broadly the same, its motivation and style vary according to circumstances. Sudden disruptions may prompt a surge in cases intended either to challenge the legitimacy of political authority, to compensate for financial loss and deprivation, or to intimidate those involved in security operations. It is even plausible that the political, economic and social disruption caused by the CoVid-19 pandemic might give rise to a higher incidence of kidnap. The style of incidents may also change. 'Express kidnapping' is an early glimpse of data-related kidnap but as the prevalence of ransomware attacks increases at pace, it becomes clear that 'violence' need not always be physical and that 'abduction' can be virtual.

Criminal groups have become increasingly sophisticated, technologically aware and violent. As they have done so, and as they have seen the benefits of kidnap for ransom, the vulnerability of individual 'soft targets' has increased. Visitors to Latin America - families and employees of both domestic



and international companies, as well as the companies themselves - can all become a target because of their relative wealth and their perceived ability and inclination to pay ransom demands. The kidnapping risk is heightening in Latin America, and like all risk it must be managed and mitigated. Special Risks Insurance should therefore be sensitive to possible causes of destabilising change, should be alert to early warning of disruption and should take a broad view.

→ AT A GLANCE

HRL provides global risk and crisis response solutions including kidnap prevention and kidnap response services. We have an excellent track record in the responding to crises across the region and whilst no two cases are the same, our experience in resolving complex and sensitive incidents allows us to adapt to new or unforeseen challenges.



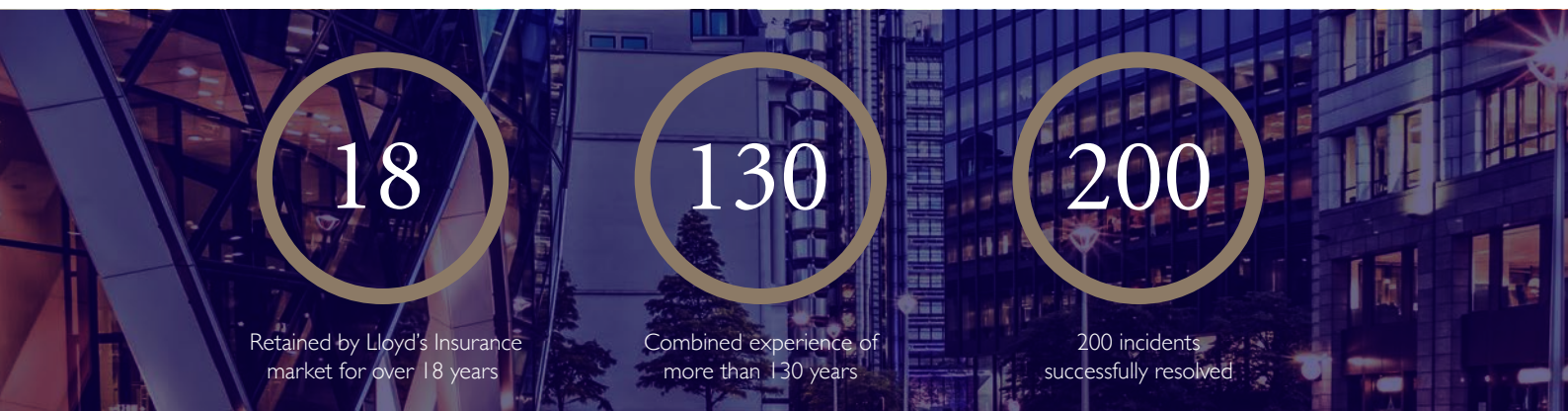
All cases are directly managed by the in-house crisis management team which brings together specialist skills from a wide variety of backgrounds including the armed forces, law enforcement, diplomacy, intelligence and corporate security.

→ OUR TEAM

HRL has extensive current experience in response to Kidnap for Ransom and Extortion.

We have been retained to provide crisis response services to the Lloyd's of London insurance market on a world-wide basis for over 18 years.

The Response Team is led by Case Officers with combined experience of more than 130 years and over 200 incidents successfully resolved.



SPECIALIST REGIONAL EXPERIENCE

HRL provides to insured clients a proven and dependable response service with the following advantages:

- Experienced, multilingual and culturally aware case officers;
- Proximity to market with team members in the USA and support team members in the Latin America region;
- Track record of successfully resolving cases in the region including in Mexico, Colombia, Venezuela, Argentina and Haiti;
- Cases are controlled from our operational hub in Miami with oversight on all cases by the Crisis Response Panel.

→ PARTNERSHIP WITH HAMILTON



HRL has partnered with Hamilton Managing General Agency Americas LLC, the US MGA of specialty insurance and reinsurance company Hamilton Insurance Group, Ltd. ("Hamilton") to provide crisis response services to its insured clients. Leveraging its Lloyd's platform, Hamilton policies are backed by Syndicate 4000, benefitting from the ratings at Lloyd's: "A" (Excellent) by A.M. Best, "AA-" (Very Strong) by Fitch Ratings, and "A+" (Strong) by Standard & Poor's.

Hamilton and HRL are committed to providing first class insurance solutions for corporate and private clients facing the threat of crises, including kidnap for ransom and extortion.

Hamilton policies provide global coverage for the following insured events:

- Kidnapping
- Extortion
- Wrongful detention
- Hijacking
- Threat
- Disappearance
- Express kidnapping

In the event of a claim, the coverage includes:

- Unlimited advice and response service by HRL in the event of an incident
- Ransom
- Loss of ransom in transit
- Additional costs
- Personal accidents
- Legal liability

www.hamiltongroup.com/in-the-us/products/kidnap-ransom





KIDNAP RESPONSE SERVICES

HRL are on hand to deliver a complete solution to managing kidnap risk for both the individual and business client.

Our services are an integral part of Hamilton insurance policies and are delivered as part of the benefits of it. We are on hand to provide pre-incident advice and in the event of an incident, HRL's response team is available to deliver expert support to determine the most appropriate course of action to resolve the situation. We are negotiation consultants and we support the crisis management team with recommendations founded on over 18 years of kidnap resolution experience.

Our team members have a wealth of experience in crisis resolution both within the region and from responding to incidents across the globe. Our crisis response panel oversees cases and brings together a broad expertise from diplomacy, military, legal, security, insurance and crisis communication backgrounds.

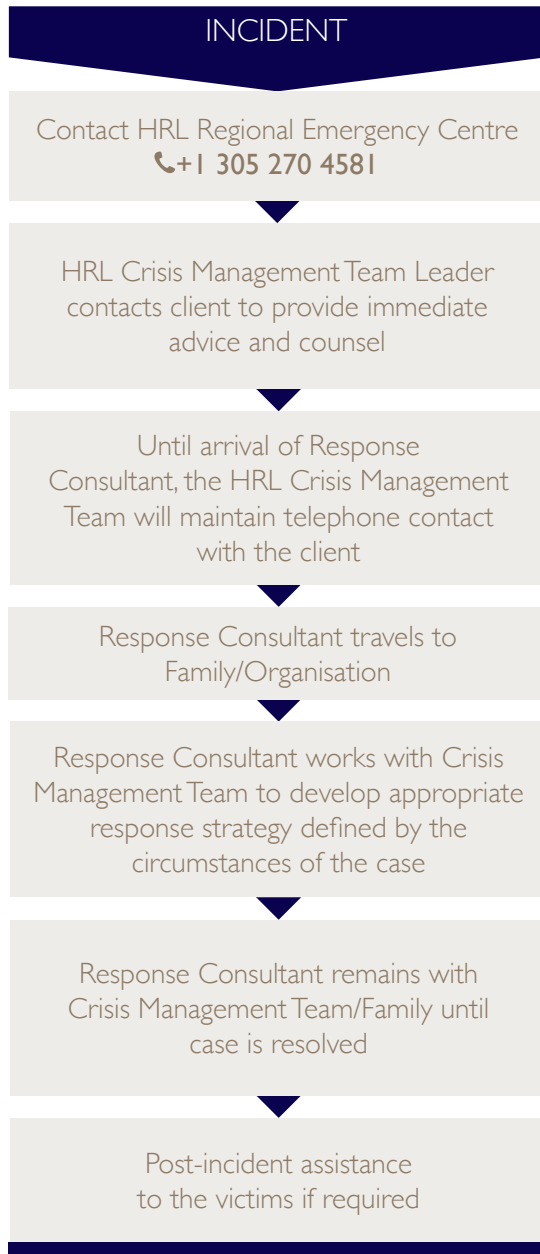
Complementing our response capability are a number of support functions. Global operations are facilitated by 24/7 dedicated emergency hotlines, secure cloud-based IT infrastructure and encrypted communications and messaging. HRL retain the ability to monitor clients and their assets where appropriate through operations facilities and using satellite or GSM tracking technology.

The HRL team can provide advice to prevent kidnap and can arrange risk reviews and self-protective training on behalf of private or corporate clients. Work is conducted by an experienced Consultant following a careful review of all aspects of a client's exposure to risk.



*We make recommendations
You make the decisions*

RESPONSE PROCESS



EXTORTION THREATS

HRL is also able to assist in establishing the validity of threats of extortion.

We provide advice to the family or corporate decision makers.

Our Crisis Consultants will work with the client to determine a suitable response plan that tackles the specific extortion threat.

HRL can advise on threats made towards individuals, companies, or private and corporate assets.

HRL consultants offer a complete response solution to extortion cases and will, if required, provide a link to local authorities in order to support an appropriate strategy.

EXTORTION TIP

Do not answer calls from unknown telephone numbers. Let them go into voice mail.

PERSONAL SECURITY ADVICE

There is much that can be done to reduce the risk of becoming a kidnap victim.

→ 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, expensive cars and accessories which indicate wealth or identify you as a foreigner or an employee of a well-known company or organisation.

→ 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

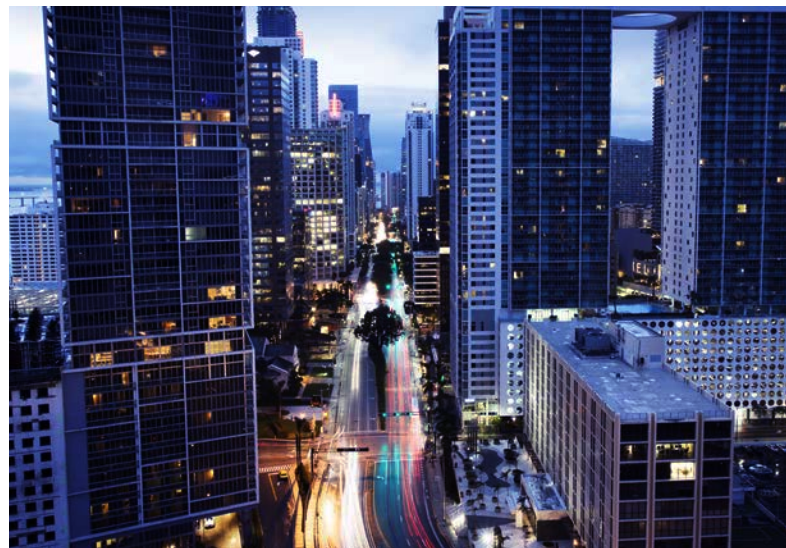
Your travel itineraries should be shared with as few people as possible. Remain observant and be aware of unusual activity. If you see suspicious or unusual activity, seek out a well-populated location where a kidnapping is unlikely to take place.

→ TAKE EXTRA PRECAUTIONS WHEN AWAY FROM HOME

Do not open your hotel room door until you confirm who is visiting you. Use the doorscope or confirm with the concierge/ front desk who the visitor is.

→ 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.



24 HOUR EMERGENCY SUPPORT | **+1 305 270 4581**



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