

# SPECIAL CONTINGENCY RISKS

**Corporations, organizations and wealthy individuals are exposed to a wide range of security threats generated by economic, political and security instability. Executives and other employees of organizations, whether their operations are global, regional or domestic, are at risk of kidnapping and extortion by local criminals or global terrorist groups seeking monetary or political gain.**

Special Contingency Risks (SCR), a specialist unit within Willis, has been assisting clients with security issues for over 30 years. Through offices in London, New York, Miami and Copenhagen, SCR is dedicated to providing prevention, insurance and incident response services to clients from industries including as diverse as aerospace, defense, construction, energy, education, finance, health care, manufacturing, marine, mining, NGOs and retail. SCR also provides tailored services to wealthy individuals and families who face heightened exposure to threats, extortion and abduction.

A kidnapping or extortion incident can be terrifying, draining time, money and emotion. Further, the financial, reputational and liability implications of mishandling such an incident can be devastating. These risks have focused corporate attention on the need for expert preventative and incident

management advice. SCR is a long-standing leader in the field.

## WHO WE SERVE

We serve organizations, families or individuals who may be traveling to high-risk areas or may be involved in activities that could render them potential targets at home.

## WHAT WE DO

SCR has a threefold approach to the crucial responsibility of protecting employees: **prevent, protect and react.**

### PREVENT

Our in-house team of security consultants have extensive experience in a wide range of security disciplines and take a direct, hands-on role in advising and training corporate staff to increase personal security and reduce vulnerability. Prevention services include:

- Crisis management planning, workshops and tabletop exercises
- Executive management briefings on kidnapping and security crisis management
- Personal and travel security awareness programs for executives and employees
- Security surveys of business premises and residences of key executives and audits of journey patterns
- Security planning for travel to high-risk locations

### PROTECT

SCR programs provide comprehensive financial protection for organizations and their executives, employees and family members. These cover costs related to:

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- **Kidnap** – for ransom, political gain or both
- **Extortion** – threats to kill, injure or abduct, damage property, contaminate products, introduce a computer virus or reveal confidential or proprietary information unless financial demands are met
- **Detention** – by government or quasi-governmental authorities
- **Hijack** – involving aircraft, motor vehicles or waterborne vessels
- **Threats** – to kill, injure or damage property, but *not* accompanied by a financial demand
- **Business interruption** – arising from insured event
- **Disappearance** – costs of an investigation regarding a missing insured person
- **Express Kidnap** – resulting from a carjack incident involving an insured person
- **Child abduction** – not financially motivated, and therefore not technically kidnapping
- **Product-related loss** – for recall, examination and destruction as a result of malicious contamination accompanied by extortion
- **Customer identity threat extortion** – with respect to customer information which you retain
- **Hostage crisis** – involving an insured person

## REACT

Your response in the initial hours of a kidnapping or extortion incident is often critical to a successful resolution. In addition to the pre-planning and training, SCR helps to evaluate and identify crisis response firms with the expertise, experience and resources to respond in regions where you operate. Experience in Latin American kidnappings may be of little relevance in the face of an incident in Africa or the Middle East.

SCR constantly evaluates the specialist insurers and their retained crisis response consultants and can help ensure you have access to the right support. SCR appreciates the importance of assisting clients throughout the stressful experience of a kidnapping or extortion threat, including the emotional aftermath. We offer proactive support, from initial contact via our 24/7 emergency line through the duration of an incident, enabling the crisis response consultant to focus on their objective: working toward the safe and timely resolution of the incident.

## OUR SERVICE

We work with you to evaluate your exposures and develop the most appropriate solutions to meet your needs through:

- Confidential review of your insurance program with due consideration of your geographic and operational exposures and existing security consulting providers
- Constant market assessment of the specialist insurers and crisis response firms
- Focus on coverage, prevention consulting, crisis response and competitive pricing
- Establishing a relationship across your risk management and security divisions
- SCR 24/7 emergency phone line to ensure coordination and support in an incident
- Bulletins to communicate global incidents
- Confidential service from SCR resources

## WHY WILLIS

- SCR's 45 Associates are focused exclusively on kidnap, extortion, piracy and security-related risks
- Our team approach provides you with a Client Advocate, a single point of contact, and a Security Advocate to assist you with all aspects of security risk management.
- We are the only broker with an in-house security team working on a worldwide basis to mitigate against these threats.
- We are the market leader, with a market share of nearly 35%.
- We've created project-based programs for organizations operating in some of the world's most dangerous locations.
- We've handled more than 500 cases.
- Our team is available to our clients on a 24/7 basis through the SCR Emergency Line.

## CONTACTS

### INTERNATIONAL

**Johanna Holliday**

+44 (0) 20 7088 9110  
hollidayj@scr-ltd.co.uk

**Doug Milne**

+44 (0) 20 7088 9111  
milned@scr-ltd.co.uk

### U.S. & CANADA

**Steve Robinson**

+1 212 915 8630  
robinsons@scr-ltd.co.uk