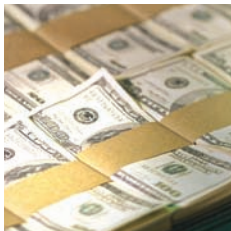
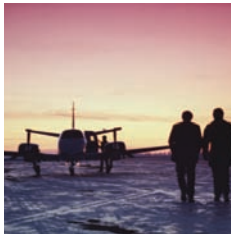


Kidnap, Detention, Extortion and Hijack Protection





Kidnap, Detention, Extortion and Hijack Protection

The possibility of kidnap or extortion for ransom is a very real threat faced by individuals, businesses and organisations across the world. While some countries have particularly high rates of crime, our experience has shown that no part of the world is immune from these threats. It is difficult to gauge the precise extent of global kidnapping as many incidents go unreported, however it is estimated that at least 50,000 people are kidnapped worldwide every year.

We have been protecting families and businesses against the risks of kidnap, extortion, illegal detention and hijack for over 25 years. We have come to understand the numerous issues that arise during an incident and their impact on hostages, victims, relatives, employers and colleagues.

When an individual is kidnapped, the repercussions are many and varied. The immediate impact is on the family and the employer. Families are put under enormous stress as they come to terms with the situation and try to secure the release of their relative.

Employers, on the other hand, have to deal with many issues including the loss of a key employee and maintaining business continuity.

Both parties may find themselves involved with local and national law enforcement agencies, relevant governments and the media.

Consequently, adequate protection against these events in the form of insurance and access to specialist advice to help you deal with all these issues is essential for families and should be an integral part of every company's crisis management plan.

A Complete Insurance Solution

Travelers offers a range of policies which may be adapted to meet individual requirements. Typically they will provide the following cover:

- Priority access to ASI Global LLC, a specialist crisis management company that provides crisis management services, advice and support throughout the incident
- Reimbursement of ransom payments
- Loss of ransom money in transit
- Various expenses including rewards, independent negotiators' fees, public relations consultants, interpreters, travel and accommodation costs
- Psychiatric, medical and dental care costs
- Legal advice
- Payment of the salary of the detained person and/or their replacement
- Interest on loans
- Legal liability
- Salary of a family member
- Personal accident benefits

Further extensions include:

- Computer virus loss of earnings
- Loss of earnings
- Emergency political repatriation and relocation expenses
- Threat response
- Product recall and destruction costs
- Child abduction

Crisis Management

One of the most important benefits of our policies is the immediate priority access to ASI Global when the incident occurs. Evidence suggests that, in situations when the advice of crisis management specialists was available, the hostage was released safely in 90% of cases.

Decisions made without professional advice can often jeopardise, rather than improve, the chances of the safe return of a hostage.

In the event of an incident, ASI Global will act independently of us with their sole priority being the hostage's safe release. Their consultants have many years' experience in dealing with crisis situations and this combined with their local knowledge allows for informed decisions to be made by the insured.

ASI Global LLC

ASI Global LLC is a wholly owned subsidiary of the ASI Group and specialises in crisis management service. ASI Group has been providing intelligence and security solutions for corporations and organisations since 1989. It is dedicated to the worldwide protection of personnel, assets and reputations through its uncompromising commitment to professionalism and confidentiality. It is a unique organisation committed to serving its clients through risk assessments of any location in the world and by briefing and familiarising clients with the potential threats they may encounter. ASI Global furnishes solutions to these potential threats by providing protective services to minimise the risk to clients wherever they might live or travel.

For more information see www.asiglobalresponse.com and www.asigroup.com



Please talk to us so that, together, we can develop the most suitable solution for your client's needs.

Crisis Prevention

We encourage our policyholders, whether individuals, families or business corporations, to take the necessary steps to reduce the chances of a crisis arising in the first instance.

ASI Global offers prevention services such as crisis management planning, risk awareness, defensive driving and surveillance avoidance techniques.

Travelers Syndicate Management

Travelers Syndicate Management is part of The Travelers Companies, Inc. which offers a wide range of property and casualty insurance and surety products and services to businesses, organisations and individuals in the United States and in selected international markets.

The company, which traces its origins to 1853, today employs 33,000 people and has annual revenues of around \$24 billion and total assets of almost \$110 billion.*

Under Syndicate 5000 we write Aviation, Global Property, Marine, Power & Utilities and Accident & Special Risks business through the internationally renowned platform of the Lloyd's of London insurance market.

*Figures accurate as at December 2008

Free Travel and Security Information

All Travelers policyholders will receive a subscription to ASI Essentials. ASI Essentials is an online (internet) service that provides information on over 300 cities that make up the top travel destinations around the world. These travel briefings include all the pertinent information of each location in a short and concise format that is written specifically with the traveller in mind. The briefings include the following information:

- Destination Threat Rating
- Country Overview
- City Overview
- Security Situation
- Assessment of Local Police
- Airport Information
- Hotel Information
- Fire Safety
- Communications
- Cultural Tips
- Serving Airlines
- Health Issues
- Emergency Contact Information

Access to ASI Essentials requires a Username and Password which can be requested by contacting Travelers via your insurance broker or agent.



Travelers Syndicate Management Limited
Exchequer Court
33 St. Mary Axe
London EC3A 8AG

Tel: 020 3207 6000
Fax: 020 3116 2180
www.travelers.co.uk

Authorised and Regulated by the Financial Services Authority
TRV 0130 07/09

LLOYDS Underwriters

尊榮安全防護保險

為您關心的人提供一份完整的保障

綁架勒索事件每天都在世界不同地域發生，當意外出現時，當地政府能否提供你足夠的協助？反綁架專家該往哪裡找？常駐海外的家人遭綁架，其家屬該如何因應面對？事件完結後，身心健康、生活秩序又如何恢復？擄人勒索犯罪，動輒將被害人滅口的行徑，對家屬而言，是永遠撫平不了的傷痕。為了彌補這類型意外及其受害家屬的傷害，Chartis 特別悉心設計一份集合「人質救援」、「財務補償」及「醫療照顧」的三合一保險 - 『尊榮安全防護保險』針對需要經常往返或常駐在中國大陸及其他國家的商務人士，以及高收入高知名度的富商名流，提供了下列的保障：

尊榮安全防護保險

承保範圍：

綁架及勒索

遭綁架或受歹徒綁架威脅

遭歹徒以人身傷害或損害名譽為由勒索

非法拘留

當地政府機關單位違反被保人之意願，
茲意拘禁被保人

劫持

被保人乘坐飛機，汽車或船舶時，
遭非法劫持

危機處理顧問

Claytons Consultants, Inc

- ◆ 其顧問團已處理超過 600 宗綁架個案及 300 宗勒索個案
- ◆ 目前全球最大及最具經驗之反綁架顧問團隊
- ◆ 直接為客戶服務，提供客戶最具彈性及適切之解決方案
- ◆ 提供多項服務，包括安全考察、安全講習、實施安全訓練等

承保損失：

- 贖金損失
- 贖金運送損失
- 顧問費用 (危機管理顧問，刑事科學鑑識專家)
- 死亡及/或截肢 (限額承保)
- 合理且必須之費用損失包括：
 - ~ 線民之懸賞金
 - ~ 翻譯人員費用
 - ~ 增加保安措施費用
 - ~ 交通食宿費用
 - ~ 受害者獲釋後之醫療費用
 - ~ 受害者財政的虧損
 - ~ 貸款之利息
 - ~ 刑事科學鑑識專費用
 - ~ 休養與復康費用

企業安全方面

Chartis Insurance Hong Kong Limited 同時提供企業集團安全防護保險“Corporate Kidnap and Ransom”供給僱員或商務人士安全保障

關於產品詢問，請 Chartis 香港意外保險部 電話：3555 0000 / 傳真：2838 7006

Liabilities Group, 46/F, One Island East, 18 Westlands Road, Island East, Hong Kong

PLEASE COMPLETE ALL SECTIONS. INCOMPLETE APPLICATIONS WILL BE REJECTED

1. Name of Applicant 申請人姓名
2. Address of Applicant 申請人地址
3. Description of Applicant's Business Activities/Occupation 職業/所屬或經營之公司營業務種類及性質
4. Range of Net Worth (Total Net Worth of Persons Listed in Item 6) 資產總值 (申請人個人資產總值約及詳列於第六項之全部被保人的個人資產總值約) <input type="checkbox"/> Below US\$10,000,001 (Eligible for cover under Executive Security Package) US\$10,000,001 以下 (尊貴安全防護保險投保資格) <input type="checkbox"/> Between US\$10,000,001 ~ US\$30,000,000 在 US\$10,000,001 ~ US\$30,000,000 之間 <input type="checkbox"/> Between US\$30,000,001 ~ US\$50,000,000 在 US\$30,000,001 ~ US\$50,000,000 之間 <input type="checkbox"/> Between US\$50,000,001 ~ US\$100,000,000 在 US\$50,000,001 ~ US\$100,000,000 之間 <input type="checkbox"/> More than US\$100,000,000 US\$100,000,000以上
5. Limits of Liability Requested 保險金額 <input type="checkbox"/> Executive Security Package Option 1 – US\$1,000,000 per event and in the aggregate (Policy Premium of US\$5,000) 尊貴安全防護保險選擇一) US\$1,000,000 每一事故及保險期間累計賠償限額 (US\$5,000) <input type="checkbox"/> Executive Security Package Option 2 – US\$2,000,000 per event and in the aggregate (Policy Premium of US\$8,000) 尊貴安全防護保險選擇一) US\$2,000,000 每一事故及保險期間累計賠償限額 (US\$8,000) <input type="checkbox"/> US\$5,000,000 per event and in the aggregate US\$5,000,000 每一事故及保險期間累計賠償限額 <input type="checkbox"/> Other – Please specify US\$ _____ per event and in the aggregate 其他 - 請說明 US\$ _____ 每一事故及保險期間累計賠償限額

6. Named Insureds to be covered under this policy 被保人資料					
Name 姓名	Age 年齡	Nationality 國籍	Relation to Applicant 與申請人之關係	Country of Residence 居住國家	Occupation 職業

7. Does the Applicant or any person listed in Item 6 travel to Latin America, Africa or the Middle East 被保人會否前往拉丁美洲, 非洲, 中東?
<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> 是 <input type="checkbox"/> 不是
8. Is the Applicant or any person listed in Item 6 a politician or a key employee of any governmental organization?

<p>申請人或列示於第 6 項之其他被保人中，是否有任何人屬於政治人物/政客、或屬政府機構要員？</p>		
<p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> 是 <input type="checkbox"/> 不是</p>		
<p>If yes, please provide a detailed explanation (countries, duration, purpose of travel, etc.): 如選擇有，請詳述。</p>		
Name / 姓名	Name of the Organization / 組織或機構名稱	Position/Title / 職位/頭銜
<p>9. Does the Applicant or any person listed in Item 6 utilize any method of security for personal protection against criminal or terrorist attacks? 申請人或列示於第 6 項之其他被保人中，有否接受任何特殊之保安防護？</p>		
<p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> 是 <input type="checkbox"/> 不是</p>		
<p>If yes, please provide a detailed explanation: 如選擇有，請詳述。</p>		
<p>10. Has the Applicant or any person listed in Item 6 suffered an actual, attempted or threatened kidnapping, extortion or wrongful detention or currently subject to circumstances that could give rise to one of the above? 申請人或列示於第 6 項之其他被保人中，曾否實際遭遇綁架或勒索（身體上或財產上），或有人曾企圖或威脅對其採取綁架或勒索之行爲？</p>		
<p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> 是 <input type="checkbox"/> 不是</p>		
<p>If yes, please provide a detailed explanation: 如選擇有，請詳述。</p>		
<p>Date of actual, alleged or threatened kidnapping, extortion or wrongful detention 企圖、威脅或實際遭遇綁架或勒索之日期</p>		
<p>Name of victim 受害者之姓名</p>		
<p>Details of the ordeal 詳情</p>		

NOTICE TO APPLICANTS

申請人茲特聲明

THIS APPLICATION SHOULD NOT BE CONSTRUED AS AN ACCEPTANCE OR COMMITMENT ON THE PART CHARTIS INSURANCE HONG KONG LIMITED, THE UNDERWRITER OF THE PROPOSED POLICY HEREIN, TO APPROVE THE PROVISION OF COVERAGE. THE APPLICANT'S ACCEPTANCE OF THE COMPANY'S QUOTATION IS REQUIRED PRIOR TO BINDING COVERAGE AND POLICY ISSUANCE.

DECLARATION BY THE APPLICANT:

申請人聲明：

THE APPLICANT:

申請人：

- **DECLARES THAT THIS QUESTIONNAIRE HAS BEEN COMPLETED AFTER FULL INQUIRY AND THAT THE STATEMENTS AND PARTICULARS HEREIN ARE TRUE AND THAT NO MATERIAL FACTS HAVE BEEN MISSTATED OR OMITTED;**
特此聲明此投保表格內所填報之資料已經審查，並確定全部正確無訛、完整及足夠。
- **AGREES THAT THIS PROPOSAL SHALL BE THE BASIS OF THE CONTRACT SHOULD A POLICY BE ISSUED, AND IT WILL BE ATTACHED TO AND BECOME PART OF THE POLICY; AND**
同意此投保表格為本人與保險公司訂立保險契約之根據，並同意本申請書為訂立保險契約之基礎及其一部份。
- **AGREES THAT IF THE INFORMATION SUPPLIED ON THIS APPLICATION MATERIALLY CHANGES BETWEEN THE DATE OF THIS APPLICATION AND THE INCEPTION DATE OF THE POLICY TO BE SUBSEQUENTLY ISSUE, THE APPLICANT WILL IMMEDIATELY NOTIFY THE COMPANY OF SUCH CHANGES.**
同意在保險契約生效日前，本申請書填寫之資料如有變更，申請人應立即通知公司。
- **AGREES THAT IN THE EVENT OF DIFFERENCE BETWEEN THE ENGLISH AND CHINESE VERSION OF THIS APPLICATION FORM, THE ENGLISH VERSION SHALL PREVAIL. IT IS ALSO UNDERSTOOD THAT THE INSURANCE POLICY/POLICIES RELEVANT TO THIS APPLICATION FORM IS/ARE ISSUED IN ENGLISH VERSION ONLY AND WILL BE BINDING UPON THIS APPLICATION BEING ACCEPTED AND APPROVED BY THE COMPANY.**
同意如本申請書之中、英文本於意義上有任何爭議，一概以英文版本為準；申請人亦明白保險契約只會以英文訂立，並於本申請為接納及核准時才會生效。

Applicant's Signature:

申請人簽署

Place and Date:

地點及日期

Producer's Name:

代理人姓名

企業集團安全防護保險

為僱員或商務人士提供一份完整的保障

擄人勒索案在全球有增加趨勢，跨國大企業的職員更變成綁架對象。這對不少跨國機構及其僱員來說確是噩耗。綁架勒索事件每天都在世界不同地域發生，當意外出現時，當地政府能否提供您足夠的協助呢？反綁架專家該往哪裡找？常駐海外的僱員遭綁架，其公司主管該如何因應面對呢？事件完結後，身心健康，生活秩序又如何恢復呢？一份專門為企業家及各類企業單位的中高級管理人員度身訂造的保障——企業集團安全防護保險，集合「人質救援」、「財務補償」及「醫療照顧」的綜合保險，保障範圍更全面；特別針對需要經常往返或常駐在大陸及其他國家的商務人士，以及高收入高知名度的富商名流。此產品的保障包括：

綁架及勒索

遭綁架或受歹徒綁架威脅

遭歹徒以人身傷害或損害名譽為由勒索

非法拘留

當地政府機關單位違反被保人之意願，
茲意拘禁被保人

劫持

被保人乘坐飛機，汽車或船舶時，遭非法劫持

- i. 贖金損失
- ii. 贖金運送損失
- iii. 顧問費用 (危機管理顧問，刑事科學鑑識專家)
- iv. 死亡及/或截肢 (限額承保)
- v. 合理且必須之費用損失包括：

- | | |
|---------------|------------|
| ~ 線民之懸賞金 | ~ 貸款之利息 |
| ~ 翻譯人員費用 | ~ 刑事科學鑑識費 |
| ~ 增加保安措施費用 | ~ 休養與康復費用 |
| ~ 交通食宿費用 | ~ 薪金損失 |
| ~ 受害者獲釋後之醫療費用 | ~ 工作再訓練費用 |
| ~ 受害者財政的虧損用 | ~ 審判、和解或抗費 |

- ◆ 其顧問團已處理超過 600 宗綁架個案及 300 宗勒索個案
- ◆ 目前全球最大及最具經驗之反綁架顧問團隊
- ◆ 直接為客戶服務，提供客戶最具彈性及適切之解決方案
- ◆ 提供多項服務，包括安全考察，安全講習，實施安全訓練等

Chartis Insurance Hong Kong Limited 同時提供家庭安全保障計劃 - 「尊榮安全防護保險」
(“Executive Security Package”)

有關產品查詢，請聯絡 Chartis 香港意外保險部 電話：3555 0000 / 傳真：2838 7006

Liabilities Group, 46/F, One Island East, 18 Westlands Road, Island East, Hong Kong

CHARTIS 

PLEASE COMPLETE ALL SECTIONS. INCOMPLETE APPLICATIONS WILL BE REJECTED

請填妥申請表，未完成之申請表恕不接受。

1. Name of Applicant 申請人姓名
2. Address of Applicant 申請人地址

3. Limits of Liability Requested 保險金額		
a) Kidnap and/or Extortion 綁架及勒索	\$ _____	per event 每一事故
b) Kidnap and/or Extortion 綁架及勒索	\$ _____	policy aggregate 保險期間累計賠償限額
4. Deductible: 自負額		
	\$ _____	per event 每一事故

5. Description of Applicant's Business Activities/Operations 申請人之業務種類及性質
--

6. Financial Information 財政資料	
Annual Sales \$ _____ 全年的銷售額	Total Assets \$ _____ 資產總值

7. Persons for whom insurance coverage is desired; please complete employee census (by country) 被保人資料(以國家分類)		
Total No. of Employees 總雇員數目	_____	Positions 職位
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

8. List the number of employees residing (by total no. of residents in each country) and traveling (by total no. of travel days in each country) to the following countries 下列國家中，請填寫居住該地之雇員數目或雇員前往該地之總括日數											
Country 國家	Res 居住 國家	Days 日數	Country 國家	Res 居住 國家	Days 日數	Country 國家	Res 居住 國家	Days 日數	Country 國家	Res 居住 國家	Days 日數
Brazil 巴西			Georgia 喬治亞			Algeria 阿爾及利亞			Yemen 葉門		
Colombia 哥倫比亞			Kyrgyzstan 吉爾吉斯斯坦			Angola 安哥拉			Burma 緬甸		
Guatemala 瓜地馬拉			Tajikistan 塔吉克斯坦			Burundi 蒲隆地			Pakistan 巴基斯坦		
Haiti 海地			Ukraine 烏克蘭			Somalia 索馬利亞			Philippines 菲律賓		
Honduras 宏都拉斯			Uzbekistan 烏克蘭			Sudan 蘇丹			Mozambique 莫三比克		
Venezuela 委內瑞拉						Uganda 烏干達					

9. Please list the extent of travel (outside country of residence) other than countries listed above:

上述國家以外，請列出前往之其他國家

Name 姓名	Destination 目的地	Frequency 次數	Duration 前往時間

10. Does the Applicant or any person listed in Item 7 utilize any method of security for personal protection against criminal or terrorist attacks?

申請人或列示於第 7 項之被保人中，有否接受任何特殊之保安防護？

- Yes No
 有 沒有

If yes, please provide a detailed explanation:
如選擇有，請詳述。

11. Has the Applicant or any person listed in Item 7 ever been denied this type of insurance?

申請人或列示於第 7 項之被保人中，曾否被其他保險公司拒絕承保與本保險相似之保險？

- Yes No
 有 沒有

If yes, please provide a detailed explanation:
如選擇有，請詳述。

12. Has the Applicant or any person listed in Item 7 suffered an actual, attempted or threatened kidnapping, extortion or wrongful detention?

申請人或列示於第 7 項之被保人中，曾否實際遭遇綁架或勒索（身體上或財產上），或有人曾企圖或威脅對其採取綁架或勒索之行爲？

- Yes No
 有 沒有

If yes, please provide a detailed explanation:
如選擇有，請詳述。

Date of actual, alleged or threatened kidnapping, extortion or wrongful detention:
日期

Name of victim:
受害者姓名

Details of the ordeal:
受害經過

13. Does the Applicant or any person listed in Item 7 have knowledge or information of any specific fact which may reasonably give rise to a claim under the proposed policy?

申請人或列示於第 7 項之被保人中，有否得知任何資料或情報足以合理地於擬定之保險契約中提出索償？

- Yes No
 有 沒有

If yes, please provide a detailed explanation:
如選擇有，請詳述。

NOTICE TO APPLICANTS

申請人茲特聲明

THIS APPLICATION SHOULD NOT BE CONSTRUED AS AN ACCEPTANCE OR COMMITMENT ON THE PART OF CHARTIS INSURANCE HONG KONG LIMITED ("THE COMPANY") THE UNDERWRITER OF THE PROPOSED POLICY HEREIN, TO APPROVE THE PROVISION OF COVERAGE. THE APPLICANT'S ACCEPTANCE OF THE COMPANY'S QUOTATION IS REQUIRED PRIOR TO BINDING COVERAGE AND POLICY ISSUANCE.

DECLARATION BY THE APPLICANT:

申請人聲明：

THE APPLICANT:

申請人：

- **DECLARES THAT THIS QUESTIONNAIRE HAS BEEN COMPLETED AFTER FULL INQUIRY AND THAT THE STATEMENTS AND PARTICULARS HEREIN ARE TRUE AND THAT NO MATERIAL FACTS HAVE BEEN MISSTATED OR OMITTED;**
特此聲明此投保表格內所填報之資料已經審查，並確定全部正確無訛、完整及足夠。
- **AGREES THAT THIS PROPOSAL SHALL BE THE BASIS OF THE CONTRACT SHOULD A POLICY BE ISSUED, AND IT WILL BE ATTACHED TO AND BECOME PART OF THE POLICY; AND**
同意此投保表格為本人與保險公司訂立保險契約之根據，並同意本申請書為訂立保險契約之基礎及其一部份。
- **AGREES THAT IF THE INFORMATION SUPPLIED ON THIS APPLICATION MATERIALLY CHANGES BETWEEN THE DATE OF THIS APPLICATION AND THE INCEPTION DATE OF THE POLICY TO BE SUBSEQUENTLY ISSUED, THE APPLICANT WILL IMMEDIATELY NOTIFY THE COMPANY OF SUCH CHANGES.**
同意在保險契約生效日前，本申請書填寫之資料如有變更，申請人應立即通知公司。
- **AGREES THAT IN THE EVENT OF DIFFERENCE BETWEEN THE ENGLISH AND CHINESE VERSION OF THIS APPLICATION FORM, THE ENGLISH VERSION SHALL PREVAIL. IT IS ALSO UNDERSTOOD THAT THE INSURANCE POLICY/POLICIES RELEVANT TO THIS APPLICATION FORM IS/ARE ISSUED IN ENGLISH VERSION ONLY AND WILL BE BINDING UPON THIS APPLICATION BEING ACCEPTED AND APPROVED BY THE COMPANY.**
同意如本申請書之中、英文本於意義上有任何爭議，一概以英文版本為準；申請人亦明白保險契約只會以英文訂立，並於本申請為接納及核准時才會生效。

Applicant's Signature:

申請人簽署

Place and Date:

地點及日期

Producer's Name:

代理人姓名
