



**Kidnap and
Ransom Coverage
with Services from
ASI Global, LLC
Peace of mind.**

A guide to preparing for kidnap and ransom

CRISIS

(krî´ sis) n. [Lat. <Gk. < kirinein, to separate.] *1a. A crucial or decisive point or situation: Turning point. b. An unstable state of political, international or economic affairs with an impending abrupt or decisive change. c. The point in a story or drama in which hostile forces are in the tensest state of opposition.*

When addressing the perils of kidnapping, unwarranted detention or extortion, the old adage that an ounce of prevention is worth a pound of cure applies. However, when kidnappings do occur, seconds truly count. Procedures have been established that use a time-tested, proven methodology to ensure that the victim comes home safely.



**Protection and peace of mind
when you need it most**

Protection and peace of mind when you need it most

In today's uncertain political climate, conducting business internationally, as well as within the boundaries of the United States, has become more dangerous. If you or your employees travel domestically or overseas, maintain offices outside of the United States, have trade secrets that are vital to the organization or simply use computers, you are vulnerable to kidnap or ransom.

These criminal situations have the potential to endanger your employees and their families, disrupt your business operations and drain your company's resources. A kidnap, extortion, detention or hijack situation can literally be a matter of life or death—only 10 percent of those held to ransom are successfully rescued. A victimized company needs experts on its side to help navigate the difficult path toward resolving such an incident. Travelers kidnap and ransom coverage will not only cover ransom monies and the numerous costs associated with the incident, but also, and perhaps most importantly, the support and guidance of crisis response firm ASI Global, at no additional cost.

How to use this booklet

The information in this booklet is printed with the permission of ASI Global, LLC and is intended as a guide, outlining specific coverage and service features and providing proactive measures you and your family can take to mitigate this risk. In addition, it is an aid to navigating the initial decision-making process involved with crisis resolution.

This booklet is not, however, intended to be a substitute for the detailed advisory services that only a qualified kidnap consultant can provide.



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Travelers kidnap and ransom coverage

A little known fact: Out of the more than 15,000 reported kidnappings each year, over 70 percent are resolved by ransom payments. Yet, even where no ransom is involved, a hostile event can have a horrible impact on your organization’s finances. Expenses may include the fees for negotiators, investigators, attorneys, public relations professionals, forensic analysts and security guards. In addition, there may be reward money, interest on loans and extensive medical costs not covered by traditional insurance plans.

A kidnap and ransom policy from Travelers with associated services from ASI Global, LLC is designed to both minimize the financial impact of such an incident on your business and the victim’s family and to utilize a negotiations methodology that places the safety of employees and family members as the primary objective.

Features and benefits

The criminal situations associated with kidnap and ransom are terrifying and dangerous. A hostile event can happen at any time and have financial repercussions you may never have imagined. Travelers kidnap and ransom coverage will cover not only ransom monies, but the numerous costs associated with the incident:

- Limits up to \$25 million
- Access to regional response consultants 24 hours a day, every day
- Insured events:
 - Kidnap
 - Extortion
 - Hijack
 - Unwarranted detention
- Coverage for:
 - Ransom
 - Response consultant fees
 - Loss in transit of ransom
 - Rest and rehabilitation costs for victim
 - Personal accident
 - : Death
 - : Permanent total disablement
 - : Loss of limb
 - : Loss of extremity
 - : Loss of sight — one or both eyes
- Worldwide coverage available
- Range of deductible options, including zero deductible
- Expansive definition of covered persons, including immediate family, stepchildren, adopted children and guests
- Reasonable expenses covered for:
 - Independent negotiator
 - Independent public relations consultant
 - Independent psychiatric/medical care
 - Required cosmetic/plastic surgery
 - Salary of victim and temporary replacement
 - Personal financial loss
 - Travel
 - Rewards

ASI Group, LLC

Headquartered in Houston, Texas, ASI Global, LLC is a wholly-owned subsidiary of ASI Group. Often referred to as the K&R Practice, it provides one of the industry's premier portfolios of Crisis Management, Prevention and Pre-Incident services to private clients and families, financial institutions and major corporations throughout the world. These services are delivered through our exclusively retained, regionally deployed K&R response consultants.

Our primary response consultants are supported by a team of experienced professionals based in Houston. The response team is hand-picked from leading risk management companies, multinational corporations, special forces and international intelligence agencies.

We strive to place a qualified consultant on-site within 24 hours of notification. A priority of service is given to the established insured clients of Travelers Insurance, but we can provide this unique service to organizations and families who are self-insured or uninsured. However, ASI Global's K&R services can be provided to other insurance providers only with Travelers' approval.

Crisis prevention

Understanding how kidnappers and extortionists operate is the key to developing and implementing the right preventative measures. Kidnappers usually select targets according to individual or corporate wealth and vulnerability. Corporate and private clients must take precautions to disguise and guard against both. Preventative measures are largely a matter of common sense. However, both corporate and private clients often think, “It won’t happen to me” — an attitude that may put them at risk.

Our staff’s multidisciplinary skills and wide breadth of experience coupled with our global infrastructure enables the K&R Practice to provide a comprehensive array of pre-emptive services and training. Since requirements vary by client, circumstances and location, our services are arranged according to the client’s specific needs.

Our preventative services include the following:

Risk and vulnerability assessments

ASI Global K&R Practice practitioners will review an individual, a family or a company’s existing security and risk management programs in order to determine their strength and resilience. When vulnerabilities are identified, we will make recommendations as to the best remedies for a situation.

Country information

Expatriates and travelers should know as much as possible about the political, economic, social and cultural environment of the country or countries in which they live, work or travel.

ASI Global can provide current reports designed to meet the client’s overall needs. Upon request, we can also prepare specialist studies that focus on disciplines particular to a client’s professional expertise.

Seminars

Seminars are available for both private and corporate clients and in a variety of languages. These sessions are customized to meet a client’s specific needs. For example, seminar sessions may be used to explain the benefits and additional services available under the client’s insurance policy, or what to do should an incident occur.

If the seminar is being provided for an uninsured client, the content will include a detailed briefing on the contingencies that an individual, family or organization should consider in the event of an incident.

Crisis management planning

Crisis management planning is provided by a team of established consultants who have many years of experience providing such services in both government and private sectors.

The key to success in crisis management planning is conducting a pre-incident review and audit. This process identifies vulnerabilities that could be exploited by a third party and generates a series of recommendations that could be implemented to mitigate the risk of such exploitation. This process also allows the expert to develop a contingency plan for implementation in the event of such an incident.

The success and effectiveness of crisis management planning is based largely on the experience of the consultants. The differentiator is in knowing what *does*, and sometimes more importantly, what does *not* work. Through years of committed service, our consultants have developed extensive knowledge in managing a varying range of crisis situations.

Training

Training is only as effective as the credibility of the instructors. ASI Global, LLC has retained some of the most highly qualified personnel in the industry to provide training services. Most have served in intelligence, law enforcement, military or special forces capacities at some point in their careers. Their unrivaled experience is derived from both an operational context as well as from running training establishments.

Before any training is provided, our methodology follows “best practice” by conducting a complete and comprehensive Training Needs Analysis (TNA). This ensures that ASI Global, LLC is clear on the training expectations and deliverables, which are customized for individual clients’ needs.

Our training experience has shown there is no single solution that will meet clients’ needs to counter different threats in various regions of the world. As such, our training solutions are designed specifically with each client’s needs in mind and are not offered on a public basis.

Crisis planning and preparation

Crisis planning and prevention is divided into two categories. The first category aims to prepare those who might fall victim to abduction for the physiological and psychological hardships of an abduction or detention. The second advises and trains those individuals and corporate clients who will have responsibility for making decisions in the event of a crisis.

Category one: preparing the potential hostage

Preparing for the hardships of abduction involves education — not only in physiological issues (personal health and hygiene), but also in the psychological aspects of how the hostage should treat and respond to his or her captors.

This package also offers insight into the negotiating process. By identifying certain behavioral traits of the kidnapper, it is possible for the hostage to recognize that attempts to accommodate a release are underway. The psychological impact on the hostage during and after illegal captivity is explained in terms of his or her conduct, representing normal actions and reactions to an abnormal situation.

Category two: preparing the potential client

The K&R Practice subdivides this category into the planning and management of crisis situations for individual and corporate clients.

Contingency plans

An essential aid to successful crisis management is the preparation, implementation and rehearsal of contingency plans drafted according to an accurate threat and risk evaluation. This applies mostly to corporate clients. To be effective, clients should select a senior executive to be responsible for ensuring that contingency plans are properly disseminated and understood.

To implement contingency plans, a crisis management group must convene. In the case of a *corporate client*, this group usually takes the form of a Crisis Management Committee (CMC) and a Crisis Management Team (CMT).

Crisis Management Committee

Located at corporate headquarters, the CMC may comprise those representing the various disciplines and expertise within senior management as well as a senior decision maker. It will advise the CMT of corporate policy and have strategic responsibility for handling matters such as public relations, human resource issues, legal, security, liaison and financial issues.

Crisis Management Team

The CMT will be located in the country where the crisis has occurred, or as near to it as circumstances permit. The chairman of the CMT should be delegated with sufficient authority to allow for quick, responsible actions to be taken that are clearly consistent with the strategy and policy developed by the CMC.

In an ideal world, the CMT should be comprised of:

Chairman

Ideally someone who has approved authority from the CMC.

Communicator

The person who communicates directly with the kidnappers. In a family situation, multiple roles may be delegated to the same person. Communicators should only act on prepared scripts approved by the CMT and avoid any attempt at independent negotiation.

ASI Global response consultant

An experienced kidnap advisor.

Co-opted members as applicable to the particular agenda

Members may include legal, media, human resources and financial advisors. In certain circumstances, it may be desirable to involve the relevant law enforcement agencies or other appropriate authorities.

The CMT should convene whenever there is communication from or to the perpetrators, and on a regular basis during silences when reassessment is important to strategic thinking. In the interest of expediency, it is important to have a crisis management system in place with the relevant committee and team members appointed by name.

In situations where the *individual client* is concerned, only the CMT convenes. We advise these clients to keep CMT membership to a minimum in order to accelerate decision making.

In both individual and corporate crises, the ASI Global consultant is able to advise on the structure of the CMC and CMT. Under real circumstances, emotional and traumatic strain might adversely affect the performance of pre-selected members. In this situation, it may be necessary to restructure the CMC and CMT.

Crisis response

To understand crisis response and post-release procedures, it helps to be familiar with the likely sequence of events.

The sequence of a kidnapping

1. Selection

This phase involves research into the wealth and profile of both corporate and individual targets.

2. Surveillance

A study of the professional and domestic routine and lifestyle of the target.

3. Abduction

The unexpected and often violent moment when the target becomes the hostage.

4. Move to place of captivity

When the kidnappers transport the hostage to a specific, pre-selected location. The move is usually carried out swiftly and covertly. The kidnappers have a valuable commodity in their possession and their security is tantamount, so they take every measure to avoid detection.

5. Transfer(s) to alternative place(s) of captivity

Many kidnappers prepare two or more locations for potential captivity as an additional security measure to avoid detection by law enforcement agencies.

6. Establishment of communications

When the kidnappers initiate contact with the hostage's company or family. The kidnappers will only make this communication when they are confident they are safe.

7. Negotiation

The duration of the negotiation depends on the type of kidnappers and the circumstances surrounding the case. In brief, kidnappers of all persuasions — especially those seeking enrichment — fall into the following categories:

- Rural (low overheads, limited risk of detection, plenty of time)
- Urban (pricey overheads, higher risk of detection, restricted time)
- Professional (recognize likelihood of negotiation and behave accordingly)
- Amateur (prone to panic, need to be reassured of their security)

8. Settlement

The moment when both parties agree upon the ransom.

9. Collecting the ransom (when appropriate and coordinated with legitimate authorities)

Pulling together ransom dollars must be done discreetly, which may take time. This is where the response consultant can carefully advise clients who must be careful not to draw unwanted attention to the negotiation at a very sensitive time.

10. Ransom delivery (again, hopefully coordinated with legitimate authorities)

The kidnapers are in their most exposed position; their security is a matter of concern to the hostage and both negotiating parties.

11. Counting and distribution of the ransom

The kidnapers will not release the hostage until they complete this procedure and are assured of a safe escape.

12. Release

The hostage may have to undergo a long journey before he or she can make contact. Alternatively, the kidnapers may only reveal the hostage's whereabouts when they know they are safe from capture.

13. Collection and reception of the released hostage

This is when the ultimate goal is achieved — the hostage is released. Clients must give thought to the hostage's mental and physical condition.

14. Post-release procedures

The first priority is the hostage's recovery, and then that of relatives and friends who may have suffered from the experience.

Response procedures

The kidnapping sequence of events may vary slightly from case to case; however, in all cases, the relevant crisis response falls into four phases, as summarized below. (For a summary of additional advice about circumstances that may affect individual and corporate clients in different countries, see the Guidelines section.)

Phase one: Immediate action

- In the event of a kidnapping, immediately contact the dedicated Crisis Line:

Clients based in the United States and Canada — Call 713.430.7390

Clients outside the United States and Canada — Call +44 207 029 5499

- State the nature of the emergency. Identify yourself by giving your name, company and the telephone number where you can be reached.
- If possible, please quote your insurance policy number.
- Provide a brief description of the incident. A duty officer will provide you with some initial advice and inform you that the response consultant is receiving details on whom to contact.
- If English is not the spoken language, we will identify the language being used so that we can contact an “on-call” interpreter to continue the conversation.
- Once the travel arrangements for the response consultant are known, ASI Global, LLC will pass the relevant details on to the client. Whenever possible, the initial accommodation arrangements will be made before the response consultant departs. Unless the response consultant is to meet the client on arrival in the country, they will make their way to the accommodation location and contact the client from there.

Phase two: Interim “hand holding”

- While the response consultant is in transit, the head office of ASI Global K&R Practice will remain in immediate contact with the client to provide expert advice and support. Once alerted, both the response consultant and the head office will open a case file. We advise the client to do the same, even if it is restricted to the maintenance of a diary.
- Clients should ensure that only factual information is shared. Speculation or unverified information leads to misinterpretation and runs the risk of inviting misguided advice.

Phase three: Conduct of negotiations

- This is a progressive process that will unfold in a way that is reflective of the following circumstances:
 - The country in which the abduction takes place.
 - The type of kidnap gang involved.
 - The attitude and actions of the CMC/CMT.
- If not already appointed, clients should immediately select a CMC/CMT and convene an initial meeting. They should also compile a chronological and written record of events.
- If the kidnappers make contact and/or demand a ransom before the response consultant arrives, it is important to establish that the hostage is alive before making any offer. This is done by seeking proof of life (POL). (The full significance of POL is explained on page 15.) The only foolproof way to acquire POL is by direct communication with the hostage (an unlikely scenario with professional kidnappers), or by requesting that the kidnappers provide answers to questions that only the hostage can answer.

- At this early stage, it is important to adopt a strategy of compliance, not confrontation. By taking these actions, you are declaring to the kidnappers your concern for the safety of the hostage, as well as your preparedness to negotiate. The aim is to preserve the hostage's life by reassuring the kidnappers of your intent while buying time to evaluate the situation and plan the next move.
- Upon arrival, the response consultant will:
 - Meet the decision maker.
 - Request a full briefing.
 - Work with the decision maker to prepare the next script for the communicator.
 - Open and maintain a confidential case file. The response consultant will use this file to analyze the case on an ongoing basis and build recommendations.
- ASI Global K&R Practice professionals will follow this process through to the final settlement — the time when the kidnappers agree to the offer in response to the original ransom demand.

Phase four: Release and post-release procedures

- The kidnappers are likely to be most exposed at the time of the ransom delivery and release of the hostage. The CMT is rarely involved in negotiating the release terms and conditions because the kidnappers control this process. In every negotiation situation, the main concern always is the safe return of the hostage.
- The response consultant's experience and advice are extremely important at this point and clients are urged to listen to their counsel. For example, "double demands" are common in many parts of the world, which is when the agreed-upon ransom is paid, but the hostage remains captive while a second demand is made. This is a contingency that must be considered — even at a time when hopes are high.
- The response consultant's assistance may also be warranted when the hostage is released. It is wise to have medical help available at the time of the release to aid the hostage to a full recovery in the shortest possible time. In the case of expatriates, it also may be necessary to evacuate the hostage. The response consultant can assist with these arrangements.
- All individuals involved in the negotiation must remember that the actions and reactions of the hostage — both during and after the kidnapping — are *normal* responses to *abnormal* events.

Proof of life

Not all reasons for POL are self-evident, so it is helpful to understand the subtleties of this tactic and be able to identify when it should be used:

- This provision is made for unmistakable evidence that the hostage is alive.
- It is a natural action for any concerned family or company to take. Emotions, however, can sometimes drive a distraught family to overlook its significance at the onset of a negotiation.
- By identifying the need to demand POL in the first communication with the kidnappers, the response consultant is beginning the process of rational and controlled decision-making.
- Successful confirmation of POL provides the first indication that there is an element of control that can be exercised over the kidnappers.
- The demand for POL, perhaps accompanied by a convincing willingness to cooperate with the captors, signals preparedness to negotiate.
- POL also provides confirmation throughout the case that negotiators are dealing with the right kidnap gang.
- In the eyes of the kidnapper, POL gives a value to the ransom being offered and the work that has been done to acquire it.
- The demand for POL will often result in the kidnappers asking questions of the hostage, an action that demonstrates to the hostage that his or her release is being negotiated, thus providing early reassurance.

Guidelines

Terminology

To avoid confusion in kidnapping cases, ASI Global K&R Practice refers to the person who has been abducted as “the hostage.” The family is referred to as “the victim.” In corporate cases, the company is known as “the company.”

Immediate action: Information required by ASI Global

- Name and telephone number of a trusted family member or representative, or the point of contact in a corporate case.
- Description of the incident, including date, time and location.
- Confirmation of the incident, if available.
- Any identification of the perpetrators.

- Name and appointment of the corporate or family hostage(s).
- Condition of the hostage at the time of abduction: Any temporary or permanent illness? Any prescribed medication? Was the hostage's doctor informed?
- Does the hostage carry a mobile telephone?
- Have the hostage's credit and debit cards been canceled?
- Does the hostage carry an ID?
- What type of contact, if any, has been made by the perpetrators?
- What have the perpetrators said? What demands have they made, if any?
- How has the victim or company responded to the perpetrators, if at all?
- What actions have the victim, the family or company taken so far?
- Are the authorities aware or informed of the situation, and involved (if necessary)?
- Do media outlets know about the incident and are they involved?
- Has the hostage's family been notified?
- What attention has been paid to corporate and domestic security?
- Have POL questions been prepared?

Dealing with the authorities

Working with the authorities is a sensitive matter that depends on a number of issues specific to the country involved, including:

- The legality of kidnap insurance and all that it entails — particularly employment of professional advisers.
- The attitudes of the native law enforcement agencies and judiciary.

In the event of a witnessed kidnapping, it is likely that the police will be made aware of the incident. If not, police involvement must be handled appropriately. Your response consultant will be very helpful in this process.

In the United States, for example, although kidnappings are relatively rare, when such an event occurs, we advise clients to inform the FBI at the earliest opportunity. In the United Kingdom and other countries where law enforcement agencies are also known to be reliable, the police should be informed immediately. In these countries, K&R Practice professionals will work with the relevant authorities along with the client or on the client's behalf.

If the reliability of the authorities in the country concerned is questionable, it is wise to avoid initial police involvement and seek a more appropriate alternative, unless doing so infringes on any law within the country. For example, even in the most corrupt countries, it is possible to avert undesirable police and military intervention by accessing senior political and/or diplomatic sources. In most cases of extortion where financial enrichment is the motive, senior-ranking officials are accessible.

ASI Global will take all possible steps to determine whether the law enforcement agencies that may become involved in a kidnapping incident place the integrity of the hostage ahead of the capture of the perpetrators.

Handling the media

Media involvement will vary by case and depends on a number of issues, including the attitude of the media in the country, as well as the client's access to senior publicists and media personnel.

In countries where sensationalist publications are common, it is generally wise to keep journalists at bay without attracting their attention. The client should be prepared by having good legal and public relations consulting advice available. A "press officer" should also be appointed, who should prepare a regularly updated press release, available for publication as needed.

In some countries, the media is sympathetic to victims of violence and extortion. Where they exist, these sources can sometimes be exploited to the hostage's advantage. The K&R Practice's professional advisers can coordinate this involvement, working alongside a public relations professional.

Family counseling

The hostage's direct relatives are not always involved with the response consultants or negotiations as they are sometimes thousands of miles away from the country involved.

"The victim" and "the company" have a responsibility to the hostage's direct next of kin (and to themselves) to ensure that the appropriate relatives are briefed on a regular basis. If the next of kin can be reached, this counseling is likely to involve briefings by the response consultant. Counseling includes updating the hostage's relatives on the conduct of the negotiation and the methodology involved. Regardless of the distances involved, ASI Global will make every effort to involve the affected family members with an informed briefing by the assigned response consultant, working alongside the company's human resources team. As with every action and involvement connected with the case, it is important to document all counseling visits.

Why negotiate?

Why not pay up and be done with it — get the hostage out fast?

There are three particularly good reasons to choose negotiation instead. In most cases, paying too much too soon is a declaration of wealth and a demonstration of gullibility. Taking this action runs the risk of:

Double demand

In this situation, the kidnappers take the money, keep the hostage and renegotiate a second ransom. A variation on this theme is that the kidnappers take the ransom and sell the hostage to another kidnap gang. *Either option prolongs the hostage's captivity.*

Draining the coffers

Payment of the full ransom might leave little to negotiate a second payment, which could *prolong the hostage's captivity.*

Future targeting

By displaying a willingness to pay the full ransom immediately, the victim or company runs a real risk of being *targeted again for future extortion.*

Although there are exceptions to the rule, in general, it is best to negotiate a release.

Conclusion

Although kidnapping remains a prevalent and largely unchecked crime in many parts of the world, it is largely restricted to developing countries where the law enforcement agencies are ill-equipped and poorly trained; where the judiciary is open to favors or violent retribution; and where corporate enterprises and prosperous families provide an abundant pool of attractive targets.

Because kidnappers have been allowed to develop their skills over the years, those who have been combating these criminals and negotiating terms have done the same. The result is that very few hostages are killed or injured during their captivity. The hostage is most at danger in clumsily handled negotiations, when trying to escape, or during bungled rescue attempts.

The K&R Practice response team of consultants knows this well. This team is trained and experienced in negotiations aimed at the safe release of hostages in the shortest possible time. Let one of the world's leading independent risk consulting groups help reduce your exposure to a kidnapping crisis.

Emergency contact numbers

ASI GLOBAL, LLC

For emergency assistance in the case of kidnapping, extortion or illegal detention, contact the Crisis Line.

Clients based in the United States and Canada:

Telephone: 713.430.7390

Clients outside the United States and Canada:

Telephone: +44 207 029 5499

When calling about an emergency, please state the following (at a minimum):

- Your name and company (if applicable)
- Your insurance policy number, if possible
- The nature, time and date of the emergency
- The telephone number(s) where you can be reached

Following identification of the caller's credentials, ASI Global professionals will advise the client on what action to take immediately and will alert, brief and deploy the K&R Practice response consultants.

For more information about ASI Global, LLC's services, please contact:

ASI Global, LLC
2925 Briarpark Dr., Suite 1100
Houston, TX 77042

Telephone: 713.430.7390
E-mail: responders@asiglobalresponse.com

Get the protection you need and the peace of mind you deserve

If you take advantage of the services described in this booklet, you may qualify for premium credits from Travelers. For more information about premium credits and Travelers kidnap and ransom coverage, please contact:

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