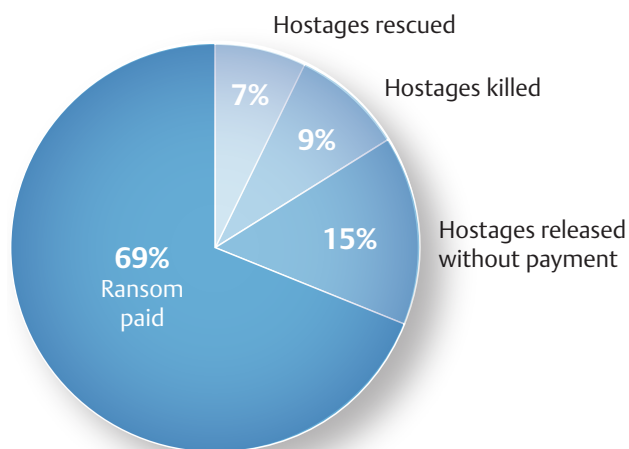


Travelers Executive Choice® Kidnap and Ransom Coverage

In today's world, the threat of kidnapping, extortion or illegal detention has increased. Some estimates suggest that more than 30,000 incidents occur each year, and such occurrences are on the rise. Our kidnap and ransom policy and associated services are designed to minimize the financial impact of a related incident on your business.

Why you need protection

In nearly 70 percent of kidnapping cases, ransom is paid. Reduce your losses by increasing your coverage with Travelers.



Source: Lloyds of London

Key features and benefits

- Limits up to \$25 million available
- Unlimited access to specialist crisis response consultants 24 hours a day, every day
- Insured events
 - Kidnap
 - Extortion
 - Illegal detention
 - Hijack

- Coverage for:
 - Ransom
 - Loss in transit of ransom
 - Crisis response consultant fees
 - Rest and rehabilitation costs for victim
 - Personal accident
 - Death
 - Permanent total disablement
 - Loss of extremity
 - Loss of sight — one or both eyes
 - Loss of limb
- 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 include:
 - 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

Travelers Executive Choice® Kidnap and Ransom Coverage

Facts about ASI Global

ASI Global is one of the world's leading independent risk consulting firms. Founded in 1989, the company offers a broad range of investigative, intelligence, financial, security and technology services. Through their worldwide network of consultants, ASI Global helps clients reduce their exposure to global threats, capitalize on business opportunities and protect employee's assets.

ASI Global's seasoned professionals are hand-picked and recruited from leading management consulting companies, top law firms, international auditing companies, multinational corporations, special operations forces, law enforcement and intelligence agencies.

ASI Global also maintains a network of highly trained specialists in cities throughout the world who can respond to your global needs 24 hours a day, seven days a week.

Travelers — an experienced market leader

- With a history that dates back to 1853, we are known for offering effective insurance solutions to policyholders
- We are continually ranked on the Fortune 100 list of the largest U.S. companies

- A.M. Best* has assigned Travelers a financial strength rating of A+ (Superior)
- We are the second-largest commercial property-casualty insurer in the United States

The Bond & Financial Products advantage

- With decentralized underwriting, provided through more than 25 locations, we're able to provide efficient, expert service
- Our policy includes 24/7 access to the expert crisis management services of ASI Global a leading global security consultant
- "When Seconds Count," our complimentary kidnap and ransom booklet, was produced in conjunction with ASI Global to provide useful prevention tips along with advice on how to manage the critical early stages of an incident
- We have a dedicated claim group, staffed by professional liability claim specialists, to support our policyholders when a crisis occurs

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

To learn more about our Kidnap and Ransom Coverage, talk with your independent insurance agent or visit travelersbond.com

* A.M. Best's rating of A + applies to certain insurance subsidiaries of Travelers that are members of the Travelers Insurance Companies pool; other subsidiaries are included in another rating pool or are separately rated. For a listing of companies rated by A.M. Best and other rating services visit www.travelers.com. Ratings listed herein are as of June 3, 2008, are used with permission, and are subject to changes by the rating services. For the latest rating, access www.ambest.com.



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