

“Kidnap & Ransom Insurance Coverage: A Potential Means to Protect Your Executives Against Threats of Death or Injury,” *Financier Worldwide*

Publications

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In an article for *Financier Worldwide*, Partner David Kroeger and Associate Amanda Walsh discuss how companies can use "kidnap and ransom" insurance to protect their executives.

Following the recent assassination of a large insurance company's CEO, the authors highlight the importance of implementing protective measures against safety threats using kidnap and ransom, or K&R, insurance.

“K&R insurance is designed to cover certain risks that no organization wants to think about – the targeting of its executives by those intent upon bringing harm to them. In the words of one insurer's K&R marketing materials: “Are you prepared for the unthinkable?” the authors wrote.

They encourage companies to consult with insurance professionals regarding K&R coverage, as it can provide organizations with a source of outside expertise and at least some financial relief to address threats to their executives.

“K&R insurance coverage is not only useful in an actual kidnapping event, but in a broad range of situations, including those that are preventative in nature. Organizations should be aware that these types of threats can and do happen, and further, that they may need assistance in navigating the mitigation of these risks. K&R insurance presents an opportunity for an organization to prepare for the worst, mitigating the hugely disruptive consequences of kidnapping, ransom, extortion, detention, and hijacking attempts,” they wrote.

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