

## Kidnap & Ransom Issues – Is Your Company Prepared?

*One of your employees has been kidnapped. What should your company do, how should you respond? Is this something that your company has addressed, does your company have a plan?*

In today's world, the kidnapping of an employee or one of their family members is a real possibility. Almost daily, the media reports on kidnappings throughout the world. Just a few weeks ago six individuals were kidnapped from hotels in Monterrey, Mexico. Reports indicate that those who were abducted were random victims. No longer does kidnapping just target corporate executives and wealthy individuals. Anyone can be kidnapped!

In the last decade, the number of kidnappings as well as the number of countries in which they occur have both increased dramatically. Kidnapping is based on the concept of "Risk vs. Reward" which is why kidnapers are generally motivated by money and /or political objectives.

According to the 2009 Kidnap Risk Brief by Clayton Consultants, Inc., "Kidnappings for ransom have traditionally been done by 'professional' kidnap gangs that conduct surveillance on their targets for weeks or months." However, as the 2009 Kidnap Risk Brief also advises "two other types of groups organize kidnappings: gangs associated with drug cartels and common criminals. Kidnapping gangs associated with the drug cartels tend to be predisposed to use extreme violence. They use kidnapping to collect ransom or punish their enemies. Common criminals who have experience with simple street robberies have turned to kidnappings for ransom. These gangs are

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the least professional and often select their targets at random based on appearances of wealth and perceptions that their targets can pay a ransom."

"The good news: 90 percent of abductions are preventable with good planning and heightened awareness" according to Control Risks Group. It is important for companies to provide information to employees that can help prevent an occurrence or advise them of what to do in the event that they or a family member are kidnapped. Most Kidnap & Ransom policies provide the policy holder with a security consultant who provides training on how to avoid and handle crisis situations. In addition, most programs offer access to online risk management programs, which provide security tips and current news on kidnappings.

Employees are one of your company's most valuable assets. If one or more of your employees and/or their family members were kidnapped, it is critical that the situation be handled by experts who can manage the crisis and protect your company's reputation. A professional crisis management team will work in an advisory capacity with local authorities, the FBI and other parties involved. Professional consultants deal with kidnapping crises every day and have a tremendous amount

of experience. With the team's collective experience they can predict how a kidnapper is likely to act and the strategy that will work best to resolve the situation.

Getting the victim out alive should be the number one priority. "It is essential to have an insurance company that engages a reputable consultancy and provides both pre and post incident consulting to mitigate risk" according to Francisco Quinones, Director of Operations with Clayton Consultants, Inc.

### **Is your Company Prepared?**

Does your company have a plan in place that provides employees with security measures and training on how to avoid being kidnapped and how to handle the situation if it does occur?

One valuable feature of Kidnap & Ransom insurance is the advisory services that accompany the policy; these services can assist clients in the preparation and management of this potential loss exposure.

Kidnap & Ransom/Kidnap & Extortion coverage is available through a number of insurance companies and in most cases, can be procured for a reasonable cost.

*On the following page are some important things for employees to remember in the event they are kidnapped.*

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### What To Do If You Are Kidnapped

**Keep a positive attitude.** Remember, most kidnapping victims survive – the odds are with you. Take one day at a time. Use whatever methods you have for relaxing. Try to establish some sort of daily routine. Stay active by exercising or moving as much as you are able.

**Never try to negotiate your own ransom.** Leave all negotiations to a professional crisis management team.

**Put your captor at ease.** Be calm. Cooperate (within reason) with your captor. Don't make threats or become violent, and don't attempt to escape unless you are absolutely certain that you will succeed.

**Keep your composure.** Do not grovel, beg, or become hysterical. Try not to cry. Do not challenge your abductor, but show him/her that you are worthy of respect.

**Attempt to establish a rapport with your abductor.** If you can build some sort of bond with your captor, he/she will generally be more hesitant to harm you.

**Avoid insulting your abductor or talking about potentially sensitive subjects.**

**Be a good listener.** Being a good listener can also help you gather information that would be useful for an escape or to help apprehend the abductor after you are released. Be keenly observant, try to memorize details such as; sounds, textures, and smells. Try to learn details about your kidnappers.

### Additional Resources

A handbook titled “Personal Security Handbook – Protecting Yourself and Your Family at Home and Abroad” can be found at:

<http://www.claytonconsultants.com/en/resources/guides.php>

### Travel Information

- **Familiarize yourself with local conditions and laws:** While in a foreign country, you are subject to its laws. For useful safety and other information on travel, visit The State Department Web site at: [http://travel.state.gov/travel/cis\\_pa\\_tw/cis/cis\\_1765.html](http://travel.state.gov/travel/cis_pa_tw/cis/cis_1765.html)
- **Register with the State Department before you travel.** Register your travel plans with the State Department through a free online service at <https://travelregistration.state.gov>. Registering will help the State Department contact you if there is a family emergency in the U.S., or if there is a crisis where you are traveling.

**For further information, please contact your Mesirow Financial representative.**

*This article is intended as an overview and should not be viewed as legal advice. Please consult with your attorney if you have any questions.*