

# CAPTUM<sup>SM</sup>

## KIDNAP AND RANSOM



**Personal Security When You Travel**

Up to \$1,000,000 of Protection for Kidnap, Ransom & More



SEVENCORNERS

# CAPTUM KIDNAP AND RANSOM

## Personal Security When You Travel

Captum Kidnap and Ransom provides

- funds and crisis services for security situations that arise when you travel outside your home country. These are called insured events and include kidnap, extortion, detention, threat, hijack, disappearance, or a series of connected events.
- Personal Accident Coverage
- Immediate Coverage — You can buy Captum and receive your plan documents immediately!

**Your Response Team** – Security Exchange is available 24/7 to handle all communication and crisis response through their numerous geographical hubs. With a team of specially trained multilingual consultants, they are your point of contact for help and guidance if an insured event occurs.

## How does Captum protect me?

Captum provides funds and services to cover many types of personal security situations while you are traveling. These are called insured events and include kidnap, extortion, detention, threat, hijack or disappearance, or a series of connected events.

## Who can buy Captum?

To purchase Captum, you must be traveling outside of your home country, which is the place where you have your true, fixed and permanent home and principal establishment. You may buy coverage for family members as well.

## How Long Am I Covered?

You may buy a plan for up to 180 days. Pricing varies based on your travel destination and the length of time you travel.

## **YOUR COVERAGE START AND END DATES:**

**Coverage Start Date** – Your effective date is the start date of your plan. It is shown on your ID card.

### **When Your Coverage Begins**

Your coverage starts at 12:01 AM North American Eastern Time on the later of the following dates:

- The day after we receive your application and correct premium if we receive your application and payment online or by fax; or
- The day after the postmark date of your application and correct premium if we receive application and payment is made by mail; or
- The moment you depart your home country; or
- The date you request on your application.

### **When Your Coverage Ends**

Your coverage ends on the earlier of the following dates:

- Your return to your home country; or
- The expiration of 180 days from the day your coverage begins or;
- The date shown on your ID card; or
- The end of the period for which you paid; or
- The date you are no longer eligible for the plan; or
- The date the maximum benefit amount has been paid.

# IMPORTANT INFORMATION

It is your responsibility to maintain all records regarding travel history and provide any documents to Seven Corners, which would verify the eligibility requirements.

This brochure is intended as a brief summary of benefits and services. It is not your plan documentation and does not contain a complete list of the coverage, limitations, and exclusions of this plan. If there is any difference between this brochure and your plan document, the provisions of the plan documents will prevail. Benefits and premiums are subject to change.

### **Your Underwriter**

Insurance benefits are underwritten by ANV, Syndicate at Lloyd's of London.

### **Your Service Provider**

All services are provided by Security Exchange, your crisis response team.

## Your Responsibility as a Covered Person Under Captum

If an insured event occurs or is believed to have occurred, you must:

- Inform Security Exchange (or other previously approved independent security consultants) and provide whatever information is required as soon as possible;
- Inform, or allow Security Exchange (or other previously approved independent security consultants) to inform, the appropriate authorities responsible for law enforcement (in the country where the insured event has occurred) of the ransom demand as soon as possible, having regard for the safety of the victim.

You must act prudently at all times and do all things reasonably practicable to avoid or diminish any insured losses.

You must at all times use your best efforts to restrict knowledge of the existence of this insurance.

Following an insured event, Security Exchange's services are available to you at no charge and on a priority basis to provide advice and assistance in the handling of the insured event for as long as required.

## **PLAN DOCUMENTS**

After your purchase, you will receive an ID card and plan documentation, which will describe your coverage in detail. You will receive contact details explaining how to notify Security Exchange in case of an emergency or claim.

Please be certain to leave a copy of your ID card with a family member or trusted associate. We do not recommend you carry it with you as you do not want anyone to learn that you have coverage for kidnap and ransom.

## **REFUNDS**

You may cancel this insurance before the start date of your coverage and receive a full refund. Please notify Seven Corners, Inc. in writing.

## **FILING A CLAIM**

To obtain reimbursement for an Insured Loss, you must provide written proof of loss to us within 90 days after the date of the expense. Failure to furnish proof within the time required shall not invalidate nor reduce your claim if it was not reasonably possible to give proof within such time, provided the proof is provided as soon as reasonably possible. We may deny coverage if your Proof of Loss is submitted later or if it is incomplete, or if you do not submit a Proof of Loss form.

Payment for insured losses will be made immediately upon receipt of written proof of loss. Please contact Security Exchange for claim filing instructions.

International: +44 20 3284 8844

US, Canada, & Caribbean: 1-305-384-4825

# SCHEDULE OF BENEFITS

All benefits shown are per an insured event unless otherwise indicated. This is a reimbursement plan. Security Exchange must be notified as soon as an insured event has occurred or is believed to have occurred.

**Ransom** **\$1,000,000**

This is cash and/or marketable goods, property, monetary instruments, securities, or services surrendered to meet a kidnap, extortion, or hijack demand. We pay the actual cash value at the time of surrender.

**Ransom in Transit** **\$1,000,000**

We cover the loss of ransom by confiscation, destruction, disappearance, seizure, actual damage, wrongful abstraction, or theft while it is being conveyed by an authorized person to those who demanded it.

**Security Exchange Consultant Fees and Expenses** **Unlimited**

This covers Security Exchange's fees and expenses (or other independent security consultants retained by you) for an insured event. You must obtain prior consent from Security Exchange before using independent security consultants.

**Threat Event** **\$25,000**

We provide unlimited coverage for Security Exchange's fees and expenses as well as additional expenses for up to \$25,000. This benefit is provided for 30 consecutive days.

**Disappearance** **\$50,000**

We provide unlimited coverage for Security Exchange's fees and expenses, as well as additional expenses up to \$50,000. This benefit is provided for 30 consecutive days.

**Legal Costs** **\$1,000,000**

This covers legal costs for defending a claim<sup>1</sup> first made against you while you are covered by this plan, if the legal costs relate directly to your legal liability to a covered person for an insured event.

Legal costs include: 1) damages you are legally required to pay as compensation to a covered person as a result of a judgment, arbitration award, or settlement concluded with prior approval from us and 2) legal expenses incurred by you to defend a claim, if we provided prior approval.

**Personal Accident** **\$250,000 per covered person**  
**\$1,250,000 per insured event**

Benefits per Covered Person	percentage of capital sum
Death	100%
Loss of limb/sight/speech	100%
Permanent total disablement	100%
Loss of extremity	50%

The benefits listed above are provided if they are solely and directly related to an insured event if the loss occurs within 12 months from the date of the incident. This coverage is extended to cover bodyguards and vehicle operators employed by you during an insured event. (Separate limits apply. See your plan document for details.)

**Coverage Extension**

Emergency Repatriation & Relocation	\$25,000 per insured event
Consultant Fees & Expenses	Unlimited

We pay for:

1. travel and accommodations related to an emergency repatriation and/or relocation;
2. personal effects left behind and lost by you;
3. Security Exchange's fees and expenses.

**Additional Expenses** **\$1,000,000**

These include:

- an independent negotiator's fees and expenses (requires our prior authorization);
- fees and expenses of an independent public relations consultant and/or interpreter and/or spokesperson;
- your reasonable travel accommodation expenses;
- fees for psychiatric, medical, and dental care and confinement expenses and/or legal advice incurred prior to and within 36 months of the release of the covered person;
- a reward you paid to an informant for information which contributes to the resolution of the insured event;
- 100% of your gross salary while you are kidnapped, detained, or hijacked and for 60 days following your release (12 consecutive months for detention);
- 100% of the gross salary of a relative who gives up their job to assist in negotiations when you are kidnapped, detained, or hijacked and for 60 days following your release (12 consecutive months for detention);
- interest on loans raised to pay for an insured loss;
- costs, fees, and expenses for reasonable temporary security to protect you and/or your property in the country where the insured event occurred;
- cost of communication, communication equipment, recording equipment, and advertising due to an insured event;
- reasonable fees and expenses of an independent forensic analyst engaged by you;
- reasonable rest and rehabilitation expenses for you, your spouse/partner and/or parents and/or children within 12 months following your release if you are kidnapped, detained, or hijacked;
- the cost of cosmetic or plastic surgery to correct any permanent disfigurement solely and directly related to the insured event;
- personal financial loss;
- reasonable and customary expenses paid by you for landing and takeoff fees, refueling charges and other expenses to transport occupants of a hijacked conveyance to their final destination (for hijack only);
- the cost of repatriating your body if you die during an insured event;
- the cost of child care related to an insured event;
- expenses to search for explosives or harmful material on your premises;
- the cost of electronic sweeps for bugs or other electronic listening devices on your premises;
- expenses incurred for ransom delivery;
- all other reasonable expenses incurred by you with our prior approval.

<sup>1</sup>A claim is a legal proceeding against you which alleges you performed a wrongful act, a breach of a legal obligation you owed to a covered person which causes an insured event to occur.

# EXCLUSIONS & CONDITIONS

We will not pay more than our policy limits.

We will not be liable in respect of any losses which are, or but for this insurance would be, covered under any other insurance, save in excess of such other insurance.

We will not accept liability for a series of connected events where the first of which began before the Period of Insurance specified in the Schedule.

We will not be liable in respect of any losses which are not reported to Us during the Period of Insurance or the discovery period.

Furthermore, we will not be liable in respect of any losses caused by, arising from or attributable to any of the following:

(Off premises robbery exclusion) The deliberate surrender of a ransom in any face to face encounter unless the ransom is being conveyed for the sole purpose of paying a previously communicated ransom demand.

(On premises robbery exclusion) The payment of a ransom either at the kidnap location of one or more Covered Person(s) or where the extortion demand is first made, unless a ransom demand has already been received prior to bringing the Ransom to that location.

In respect of kidnap, extortion or hijack, a criminal act or an attempt either directly or indirectly to defraud Us by You, Your directors or officers, whether acting alone or in collusion with others.

In respect of Detention only:

- (i) a detention for a period of less than twelve (12) hours;
- (ii) any act by you or a covered person which would be a criminal offence if committed by the same party in the State where its headquarters are located or of which you are a national, unless we determine that such allegations were intentionally false, fraudulent and malicious and made solely and directly to achieve a political, propaganda or coercive effect upon You or a Covered Person or at Your expense;
- (iii) your failure to properly procure or maintain immigration, work, residence, travel or similar visas, permits or other documentation.
- (iv) a covered person(s) taking part in the operations of any governmental or private police, guard, security or armed forces.

Any coverage or any claim which might breach any or all trade or economic sanctions, prohibitions or restrictions of either the United Nations, European Union, United Kingdom, United States of America or other Government with proven legitimate interests.

There shall be no liability hereunder in respect of a series of kidnaps or extortions or threats or detentions or hijacks or disappearances the first of which began before the Period of Insurance.

In respect of disappearance only:

- (i) the voluntary disappearance of a covered person of his or her own free will;
- (ii) the disappearance of a covered person during or within twenty-four (24) hours of a storm(wind, rain, snow, sleet, hail, lightning, dust, or sand), earthquake, flood, tsunami, volcanic eruption, wildfire, or other similar natural disaster that results in severe and widespread damage and that causes the area in which the covered person was last located to be declared unsafe or a disaster area by the local government and deemed to be uninhabitable or dangerous; or
- (iii) the disappearance of a covered person while engaged in transit by air or sea.

## EXCLUSIONS FOR EMERGENCY REPATRIATION AND RELOCATION

In respect of Emergency Repatriation and relocation only, We will not be liable in respect of any losses caused by, arising from or attributable to any of the following:

1. Violation by You or a Covered Person of the laws or regulations of the country in which the insured event takes place;
2. The failure by You or a Covered Person properly to procure or maintain immigration, work, residence or similar visas, permits or other documentation;
3. The failure by You or a Covered Person to honour any contractual obligation or bond or to obey any conditions in a license;
4. The Emergency Repatriation or Relocation of Covered Person(s) who are nationals of the country in which the insured event takes place;
5. The Emergency Repatriation or relocation of Covered Person(s) where at inception of this contract of insurance officials of a Resident Country have issued and/or have in force a recommendation, for reasons other than medical, that categories of person which include the Covered Person should leave the country in which that Covered Person is temporarily resident;

# DEFINITIONS

**Accident / Accidental** means a sudden, unexpected, unusual, specific, external event which occurs as a result of an Insured Event during the Period of Insurance.

**Administrator** means Seven Corners, Inc.

**Computer Virus** means a rogue virus designed to damage, destroy or corrupt Your computerized data.

**Connected Events** means if it is evident from the demand(s) or the making of such demand(s) that Insured Events are or were carried out in furtherance one of another, they shall be deemed to be connected and constitute a single Insured Event.

**Covered Person** means any person or persons named in the application and who has been accepted by the administrator, Seven Corners, Inc., on behalf of Us.

**Detention / Detained** means the holding under duress of you or a covered person for a reason other than kidnap.

**Disappearance** means the unintentional failure of you or a covered person to make contact with your family or business or to appear as scheduled for more than 48 continuous hours. Insured losses are limited to Security Exchange's fees and expenses, as well as additional expenses (see benefits for a listing of additional expenses).

**Emergency Repatriation** means the removal or withdrawal of you from your destination country due to:

- An evacuation advisory (a formal recommendation by civil authorities for a class of persons, including a covered person, to leave their destination country); or
- You and Security Exchange agree that emergency repatriation is necessary; or
- You are expelled or declared persona non-grata by your destination country's legal government authorities; or
- The wholesale seizure, confiscation, nationalization, expropriation, or deprivation of your property, plant and equipment in your destination country by legal government authorities.

**Extortion** means the making of illegal threats directly or indirectly to you by people who then demand a ransom to stop them from carrying out the threat. The threats can include:

- kill, injure, or abduct you or another covered person;
- cause physical damage to or loss of property or electronic data;
- introduce a computer virus;
- disclose, disseminate, or utilize proprietary information about you;
- commit a product adulteration.

**Hijack / Hijacked** means Illegally holding you or a covered person under duress for a period exceeding 4 consecutive hours, while traveling by any form of transportation or when forcibly removing you from that form of transportation.

**Informant means** a person providing information not otherwise obtainable and solely in return for a monetary payment or other award by You.

**Insured Event** means kidnap, extortion, detention, threat, hijack, disappearance, or a series of connected events.

**Kidnap / Kidnapped** means the actual, attempted, or alleged taking captive or abduction of you or a covered person by kidnapers within the territory specified.

**Kidnappers** means person(s) who then demand a Ransom specifically from Your assets as a condition of the release of a Covered Person(s) who has been kidnapped.

**Loss of Extremity** means the permanent physical separation or the total and irrecoverable loss of use of all or part of a digit or all or part of an ear, nose, or genital organ by deliberate mutilation.

**Loss of Limb** means loss by separation or the total and irrecoverable loss of use of a hand at or above the wrist or a foot at or above the ankle.

**Loss of Sight** means loss of sight of one or both eyes, which is certified as being entire and irrevocable by a locally qualified practitioner.

<sup>†</sup>Civil authorities include: the United Kingdom Foreign and Commonwealth Office, the U.S. State Department, or similar government authority of your country or the country of a covered person.

## DEFINITIONS *(CONTINUED)*

**Loss of Speech** means loss of speech which is certified as being entire and irrevocable by a locally qualified practitioner.

**Period of Insurance** means the period of coverage issued by the Company to the Insured Person, typically beginning with the Effective Date and ending with the Termination Date or the date coverage is renewed by the Company. Maximum Period of Insurance is six (6) months.

**Permanent Total Disablement** means disablement which prevents a Covered Person from attending to all aspects of any business or occupation whatsoever for which they are reasonably suited by training, education, industry knowledge or experience and which lasts twelve (12) consecutive months and at the end of that period is beyond hope of improvement.

**Personal Accident** means Loss of Limb, Loss of Sight, Loss of Speech, Loss of Extremity, Permanent Total Disablement, or Accidental death sustained by a Covered Person, solely and directly as a result of an Insured Event or an attempted Insured Event, provided that such injury causes the Accidental death or disablement of the Covered Person within twelve (12) calendar months from the date of the incident. Personal Accident shall also extend to apply to bodyguards and vehicle operators whilst employed by You during an Insured Event. The Sum Insured for such bodyguards and vehicle operators is 20% of the:

- Capital Sum Insured limit per Covered Person and
- of the per Insured Event limit specified in the Schedule and is payable in addition to the limits specified in the Schedule.

If a Covered Person disappears during the Period of Insurance and such Covered Person's body is not found within twelve (12) months after such Covered Person's Disappearance and sufficient evidence is produced satisfactory to Us that leads Us inevitably to the conclusion that such Covered Person sustained Accidental death solely and directly as a result of an Insured Event, We will pay the death benefit under this insurance provided that the person or persons to whom such a sum is paid shall sign an undertaking to refund such sum to Us if the Covered Person is subsequently found to be living.

In the event of a covered Accidental Death claim, where there is a valid will payment will be made to the Member's estate or in the absence of a will into trust pending determination of the appropriate beneficiary.

**Personal Financial Loss** means losses suffered by You due to Your physical inability to attend to personal financial matters while a victim of and as a direct result of an Insured Event.

**Products** means these are Your products, and/or products which are to be represented as such, and/or goods which are in Your care, custody and control.

**Product Adulteration** means an act to contaminate, pollute, or render harmful or substandard or unfit for use Products or goods manufactured, handled or distributed by You or to create publicity by implying such.

**Property** means all real or personal property, including but not limited to buildings (including fixtures, fittings, works of art and other contents), computer hardware or software, plant and equipment, fixed or mobile (including vessels and aircraft), bloodstock and livestock owned, controlled or leased by You or for which You are legally liable.

**Proprietary Information** means any information which You maintain as a trade secret and including but not limited to Your methods, processes, devices, and techniques particular to the conduct of Your business and any information that You hold under a duty of confidence.

**Ransom** means cash and/or marketable goods, Property, monetary instruments, securities, or services surrendered or to be surrendered by or on behalf of You to meet a Kidnap, Extortion, or Hijack demand.

**Resident County** means the country where a covered person is a national.

**Relocation** means the return of a covered person who has been the subject of an emergency repatriation to the country from which they were repatriated.

**Threat** means the direct or indirect communication to you or a covered person (without an accompanying ransom demand) of the intent to kill, injure, harm, or abduct you or another covered person or cause physical damage or loss to your property or the property of a covered person or to reveal or damage proprietary information.

**We/Us/Our** means insurers subscribing to this certificate of insurance.

**You/Your** means Any person, company or firm whose application has been accepted by the administrator, Seven Corners, Inc., on behalf of Us.

**What if an emergency call is made to the call center by someone speaking a foreign language?**

While we cannot guarantee that every call will be answered by a native speaker, Security Exchange's team will ensure the caller is connected to a representative with the correct language skills. In the unlikely event that the language skill is not available in-house then we they will use translation services. The translator will remain on the call with the crisis consultant to ensure accurate communication.

**What should I do if I think there is a crisis?**

You should call the Security Exchange crisis helpline immediately. Generally, our crisis consultants can offer advice that can prevent a crisis from occurring or escalating. If you have any doubt, call the 24/7 crisis helpline immediately.

**When is the Security Exchange crisis helpline available?**

The crisis help line is available 24/7.

**What if I call the Security Exchange helpline, and I don't have the affected person's membership number?**

Our Security Exchange's coordinators and crisis consultants are instructed to respond to every crisis call, and this will not affect their appropriate response. Once the initial call has been completed, the severity established and actions agreed, the consultants can complete internal checks via agreed processes to verify the person's coverage details.

**How quickly does Security Exchange respond to an emergency?**

This is determined by the type of emergency and geographic location. Many situations can be instantly resolved on the telephone by the expert advice given by a consultant. If Security Exchange needs to deploy a consultant then they will work to have them in place within 24 hours and at all times as soon as is reasonably possible.

**What happens if I travel to additional locations that I did not provide on my online application?**

You will need to verify with Security Exchange if you are covered for the additional location. In some cases, certain destinations are not covered. It is important that you provide all destinations when you first purchase your insurance.

**What happens if I travel to additional locations that I did not provide on my online application?**

You will need to verify with Security Exchange if you are covered for the additional location. In some cases, certain destinations are not covered. It is important that you provide all destinations when you first purchase your insurance.

**What is the definition of a Crisis?**

Crisis means any decisive, unstable or crucial time resulting from an unforeseen event which has directly caused or has the potential to cause serious bodily harm to a person. You receive crisis response services for these insured events: kidnap, extortion, detention, threat, hijack, disappearance, or a series of connected events.

Please note: A Crisis Event must be verified by Security Exchange's crisis response team.

**If I've been assaulted, do I need to inform the police?**

Where practicable, the incident should be reported to the police within 24 hours of the time of the assault, and you should obtain a police report. If in doubt, please call the crisis helpline.

**If an incident occurs and Security Exchange deploys a response team, how are necessary expenses/payments made?**

You receive unlimited coverage for Security Exchange's response consultant fees and expenses.

**If an incident occurs and a Security Exchange team is deployed, how much time will be spent assisting me?**

There is not a time limit for crisis response services.

**Can we call the Security Exchange helpline for medical emergencies?**

Medical emergencies, unless as a result of a violent act or threat, are generally not included in Security Exchange's services, however we will do our best to give practical and useful advice.

**Does the plan extend to families as well?**

Membership is provided specifically to card holders. Additional memberships can be purchased if required.

**Does the the plan automatically renew?**

No. You must purchase a new plan for each trip.

## AGENT INFORMATION



## ADMINISTERED BY



SEVEN CORNERS

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sevencorners.com



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