CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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KIDNAP, RANSOM & EXTORTION — POLICY FEATURE CHECKLIST

Pull out your current K&R policy and check the box next to each feature you can confirm it includes — anything unchecked is worth a quick conversation with your advisor.

STANDARD **OFTEN LIMITED** **IF NEEDED** *— Standard: should be included · Often limited: frequently sublimited, excluded, or optional · If needed: depends on your operations*

	POLICY FEATURE	WHAT TO CONFIRM	PRIORITY
☐	**Crisis Response Consultants (Unlimited)**	Provides expert negotiators and response teams — often the most valuable part of the policy.	STANDARD
☐	**Ransom Reimbursement**	Repays ransom paid — confirm the limit and whether it applies per event or in total.	STANDARD
☐	**Extortion (Property, Product & Cyber)**	Covers threats to harm people, property, products, or systems.	OFTEN LIMITED
☐	**Virtual & Express Kidnapping**	Confirm fake-kidnap scams and short 'express' abductions are covered.	OFTEN LIMITED
☐	**Wrongful Detention**	Covers costs when an employee is held by a government or group without cause.	IF NEEDED
☐	**In-Transit Loss**	Covers ransom lost or stolen while being delivered.	OFTEN LIMITED
☐	**Family Members & Guests**	Confirm employees' families and visitors are covered.	IF NEEDED

COMMON GAP IN THIS COVERAGE

The most commonly missed gap in this coverage is response, not reimbursement. The crisis consultants who manage an event are often worth more than the ransom coverage itself — and newer threats like virtual kidnappings (fake ransom calls) may fall outside older forms. Organizations should confirm consultant access, coverage for virtual and cyber extortion, and keep the policy's existence confidential.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Standard / Often Limited / If Needed labels describe general market patterns for this coverage — not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.