

What does kidnap and ransom insurance cover?

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Depending on the type of policy, kidnap and ransom policies cover some of the expense of dealing with kidnapers and their demands.

Kidnapping for ransom money is on the upswing. Kidnap and ransom insurance is now available as part of a comprehensive business insurance package, as a stand-alone policy for individuals and from a few insurance companies as part of their homeowners insurance policy. Corporate policies generally cover most kidnapping-related expenses including hostage negotiation fees, lost wages and the ransom amount. Policies for individuals help pay for the cost of dealing with a kidnapping but do not reimburse for ransom payments.

To locate an insurance company that specializes in kidnap and ransom insurance, go to the Rough Notes Company, Inc.

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