

Family Security Protection Policy

Helping Protect Your Most Valuable Assets



We live in uncertain, volatile times and now, more than ever, we must **protect** the safety and security of our **families**. The **Family Security Protection Policy** gives families and individuals the support and desired timely response needed to address and manage crises. This cutting-edge insurance policy is provided by a world leading insurer and emergency response team to help give you **peace of mind** knowing you are doing everything you can to protect **your family**.

OUR POLICY PROVIDES:

- 24/7 Global Emergency Response Team
- Unlimited Global Crisis Response 365 Days a Year
- Financial Protection up to \$250,000 USD
- Guaranteed Coverage for ALL Household Family Members

In today's security environment, one must consider the risks a family faces in day-to-day life: Work, social media, international travel, the use of luxury venues and services, children studying or traveling abroad, and ownership of multiple residences can put you in harm's way.

PROTECT YOUR FAMILY FROM:

CYBER BULLYING

A threat made over the internet toward you or a family member to inflict bodily injury, abduct an insured person, damage, destroy, or contaminate any property, or reveal confidential or proprietary information which is a direct threat to life.

THREAT

A threat to harm, kill, injure, or abduct a family member

HOME INVASION

Armed intrusion into your home by persons for the purpose of financial gain

WRONGFUL OR ILLEGAL DETENTION

Unlawful holding of a family member on fraudulent charges

DISAPPEARANCE

Disappearance of a family member

EXTORTION

A threat to your family with an accompanying financial or ransom demand

HOSTAGE CRISIS

Holding of 3 or more people for financial demand

ASSAULT

An assault of a family member with a deadly weapon

KIDNAPPING

Abduction of a family member

COVERAGE SCENARIOS:

THREAT

The CFO of a small healthcare firm who was also a father and husband in California began to receive threatening emails from an ex-employee. The letters implied that unless the member of staff was given his job back, he would harm the CFO's family. At the same time, letters with similar content began to arrive at the family home.

COVERAGE

Security measures for the family's home and CFO's work were immediately implemented. Crisis responders began investigations into the nature of the threats to determine the legitimacy and it was determined they were legitimate. The response team produced detailed reports about the events and submitted them to the authorities resulting in an arrest and court case.

EXTORTION

The daughter of a policyholder received an unusual message on a social media site. It demanded \$35,000 USD or she would be harmed at school, and it listed the school she attended.

COVERAGE

As the message mentioned the academic institution, it was deemed necessary to provide the daughter with covert protection for the following days. Crisis advisors began investigations, and it was revealed that the extortion and the threat were a hoax from a well-known organized crime group.

KIDNAPPING

A family on holiday in Mexico were stopped by an armed gang when withdrawing cash at an ATM. The wife was forced into the gang's vehicle and driven around the city being forced to withdraw sums of cash from the family's bank account. The wife was left in a dangerous part of town.

COVERAGE

Crisis responders located the wife after 6 hours and provided safe transit back to the hotel where they provided temporary security for the family, organized safe flights out of Mexico, and escorted them to the airport. They received financial reimbursement and the wife's trauma counseling costs were covered.

HOME INVASION

A family home was illegally entered by two armed men early in the morning. They refused to release the wife unless the husband went to his place of work and brought back a sum of cash being held on premises.

COVERAGE

Post event security response reviewed the premises and investigated the perpetrators, resulting in them being detained by authorities. Full financial reimbursement and psychological counseling coverage was given to the couple.

CONTACT US TO TALK ABOUT FAMILY PROTECTION INSURANCE

FamilyProtection@baldwinriskpartners.com | 703.502.7598 Ext. 82541

Family Security Protection Policy

Coverage Limits

Coverage	Limit
Kidnap	USD 250,000 per insured event**
Extortion	USD 250,000 per insured event
Hijack	USD 250,000 per insured event
Wrongful Detention	USD 250,000 per insured event
Disappearance	USD 100,000 per insured event
Threat	USD 10,000 per insured event
Express	USD 5,000 per insured event
Assault	USD 5,000 per insured event
Home Invasion	USD 100,000 per insured event
Hostage Crisis	USD 25,000 per insured event
SR-M Response***	USD 1,000,000 per insured event
ANNUAL PREMIUM PER POLICY	USD 500.00

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