

Jenny Carter-Vaughan considers the current kidnapping threat and argues that a kidnap and ransom insurance policy is an essential travelling companion

THE KIDNAP

Despite the best efforts of governments around the world, the number of kidnap-for-ransom cases is increasing year on year. The growth in this type of crime has been fuelled by a number of factors – from the wars in Iraq and Afghanistan to the political fallout from the Arab Spring, the ongoing troubles in Egypt and the problems in Syria. All of these events have affected not only the country where they have taken place, but have spilled over the borders to adjoining countries, making many of these places more dangerous too.

The problems in places such as Libya have resulted in an increased availability of weapons and improvised explosive devices. Terrorist and criminal groups are profiting from this. In the last three years alone, it is estimated that al-Qaeda-affiliated and other Islamist extremist groups worldwide have collected tens of millions of dollars in ransom demands.

The payment of ransom demands to terrorists fuels a vicious cycle. Payments made to kidnapers from Sahel in the Horn of Africa unequivocally fuelled instability in the region and contributed to other large-scale attacks such as the outrage that took place at the gas plant in Amenas, where 48 foreign workers were taken hostage and killed by Islamic militants earlier this year.

Globally, there are 15,000 to 20,000 kidnappings reported each year, with many more going unreported. Kidnapping is one of the most powerful weapons at the disposal of terrorist groups. People are more frightened by the threat that they, their children or family might be kidnapped, than they are by the threat from bombs and bullets.

It is not just politics and money that motivate kidnapers; it can be a cause or issue that is at the root of the attack. Extreme environmental action groups have been known to use kidnapping to bring the attention of the world's media to their cause. The kidnap of any Westerner, whether high or low profile, is almost guaranteed to hit the headlines worldwide, bringing valuable publicity for the extremists cause. An ordinary Western citizen can garner more news coverage than a high profile local target just for the sympathy that this type of case generates. Ordinary citizens are often easy targets as they often fail to plan and use part time or cheap security personnel.

The kidnap situation in Syria is following much the same path as Iraq in 2004. Then, kidnapping seemed to touch just about every well-off Iraqi family; now, affluent Syrians are saying much the same thing. The family of the Syrian Deputy Foreign Minister has been targeted twice – both his 84-year-old father and his nephew have been abducted and held for ransom.

Kidnappings can be a simple tit-for-tat event – a



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hostage is taken not to gain monetary advantage but to swap for kidnap victims held by the opposition, either by other kidnapers or the state. Such situations are rife along the Syrian Lebanese border where Shia and Alawites are routinely taken hostage to trade for the release of relatives in Syrian government prisons.

Modern technology is the kidnapper's friend. Because of the easy access to data and information, transfer kidnapers are better organised and better informed than ever before. They are more difficult to track and trace, and it is harder for the authorities to find out about and stop planned outrages before they occur.

Criminal gangs and corrupt officials are often paid by kidnapers and terrorist organisations for information about vulnerable or lucrative prospects.

POLICY



In some cases local criminals will abduct a Western target and then sell them on to militant groups such as al-Qaeda. This is often a far easier way for the less sophisticated criminal to profit from the crime than by putting themselves at risk in demanding and collecting a ransom from the family or employer.

Nigeria regularly comes in high up the list of top ten global kidnap destinations. The oil-producing states, such as Rivers, are especially prone to this type of crime, and criminal gangs make millions of dollars a year from ransom payments despite the 2009 amnesty deal for oil militants. The crime has spread to other parts of the country in recent months, with prominent Nigerians and their relations becoming targets. In August for example, southern Nigerian gunmen kidnapped a prominent Lagos-based lawyer

and staunch critic of corrupt and bad government. In the same month, four Thai nationals were kidnapped (and later released unharmed) in the Buguma area of Rivers State.

The situation is still difficult in South America. Only last month the headless bodies of 12 kidnap victims were found covered in lime and asbestos and hidden under a thick concrete slab in Mexico. It is reported that the kidnap and murder of these young men and women, who had gone out partying in an upper class area of Mexico City three months previously, is linked to a gangland battle for control of the lucrative drug trade in the high class bars and nightclubs of the capital.

Farc, which vowed to stop civilian kidnapping last year, was accused by Colombian authorities of being behind the kidnap of a Spanish couple in Columbia in May this year. Formed in 1964, Farc is the oldest and largest group among Colombia's left-wing rebels and has one of the world's richest guerrilla armies. The rebels still control rural areas, particularly in the south and east, where the presence of the state is weak. Despite the peace talks that are going on between the association and the government, they have stepped up hit-and-run attacks in recent months.

The Caribbean also suffers from problems arising from kidnapping outrages. In Haiti kidnapping is a sensitive issue for the Caribbean island that is trying to leave its troubled history behind and present a new image to the world to attract some of the lucrative travel dollars to the island. Kidnaps on the island are relatively rare, but when they occur foreign nationals, including missionaries, aid workers and children, are typical targets.

Most victims are released after a ransom is paid, but victims have disappeared or have been killed. Earlier this year the daughter of Marie Senatus-Prince, a Haitian refugee who now lives in Ottawa, was abducted and murdered in May. The kidnappers had demanded a \$200,000 ransom which Ms Senatus-Prince was unable to pay.

It is the responsibility of the businesses that require their staff to travel and work in dangerous places to protect their employees. The self employed, gap year students and people working for charities also need to take care – they are likely to be more vulnerable than the better protected corporate employees.

Taking care starts with an assessment of the risks and a plan to minimise the dangers that is fully considered and worked out in advance and communicated to the travellers. Knowing who you are meeting and where before you leave may sound

THE KIDNAP POLICY



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Close protection: companies must provide employees in hostile environments with adequate protection

obvious, but it is often overlooked. If you are going to a place where there is a kidnapping threat, then it makes sense to exchange photos with the security detail that is going to meet you. The travel itinerary should be worked out well in advance of the trip, with consideration given to things that might go wrong. Always have a plan B. Agree emergency plans and what you will do in the event of a problem in advance.

Many companies, charities and individuals who travel to dangerous places buy a kidnap and ransom policy to protect against kidnap attempts. While this type of policy can't prevent a kidnapping attempt, it brings not just a means of paying the ransom in the event of a problem, but also a raft of other support. Kidnapping is traumatic, not just for the victim, but also for their families, friends and colleagues during the event. Most kidnap and ransom policies provide counselling and support services to the family at home during the negotiation process. This can extend to colleagues who may feel guilty or angry. Counselling may also be provided to the victim when the return home.

A kidnap can bring with it bad publicity for the organisation whose employee is being held hostage. Did they provide enough training, support and planning prior to the trip? Did they act recklessly by sending an employee into danger? This type of press coverage can be hugely damaging, and the work involved in managing press enquiries can be a mammoth task. Some commercial K&R policies include cover for the engagement of a press relations manager to handle the enquiries from the media and to present the business in the best light.

The major benefit of a kidnap and ransom policy is still the access that it provides to the specialist

negotiators on the ground in the country where the victim has been taken. These skilled and knowledgeable individuals have unique knowledge of the local customs, people and terrain and are the key to securing the swift release of victims. They negotiate terms with the kidnappers and, because they are in the area acting as the eyes and ears of the family, can provide feedback and information that is often not available from the authorities locally.

Businesses that find themselves caught up in kidnapping outrages are often faced with difficult decisions. Do you continue to pay the salary or consultancy fees of the victim? And if so, for how long? In some cases the victim may be returned home safely but they may not be able to work for a period of time; in some cases, if they are too deeply traumatised, they may never work again. Businesses need to think about how they will deal with this type of situation. Losing a highly technical or skilled individual can have a significant effect on the bottom line, particularly if the company feels morally or is contractually obliged to keep paying the wages of the employee or consultant. Some K&R policies include cover for payment of wages or fees. There is also cover with some policies for lost income as a result of the kidnap, for example because the company has to delay or pull out of a project or because the victim is the only person with the specialist knowledge to get a job done. This is not a standard extension, however, so it is important to consider this aspect when buying cover.

The world is a dangerous place. A kidnap and ransom policy can be an essential travelling companion, however it never replaces careful planning and common sense.

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