



Hospital Special Protection Solution

How prepared is your facility to deal with violence towards your staff or patients, a child abduction or other similar threats?



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Hospitals and healthcare facilities have to manage a wide range of complex security threats. As institutions that are open to the public 24 hours a day, such facilities are exposed to incidents of violence, cases of child abduction and threats of extortion. As a result of these risks, security in hospitals has become paramount and significant measures such as closed circuit television, regular security patrols and even a police presence have become commonplace.

Unfortunately, traditional security methods are no longer enough to adequately protect healthcare facilities against complex risks such as child abduction, extortion and workplace violence. Incidents that do occur are emotive, often widely publicized and can lead to costly lawsuits. Affected parties may seek to hold a facility accountable for situations that occur on its premises, citing inadequate security or lack of an immediate and effective response to a crisis.

Hospitals must carefully consider the security of their maternity units in order to protect mothers and their newborns. Institutions often need to employ additional security measures to protect staff and patients from threats of extortion or violence.

Hospitals and healthcare facilities are faced with balancing the safety of their patients, staff and property while maintaining accessibility and a culture of openness. This is often a difficult challenge for institutions that have limited resources available to identify and address security issues. The Hiscox Hospital Special Protection Solution goes far beyond the traditional kidnap and ransom policy by playing a unique and vital role in a hospital's efforts to incorporate security and risk management into its core business practices.

Who we cover

- Directors
- Officers
- Employees
- Administrative staff
- Locum tenens
- Patients
- Visitors
- Volunteers

What we cover

Expenses incurred in responding to:

- abductions of infants or children including abductions by the non-custodial parent
- threats of violence against staff, volunteers or management
- threats of damage to property
- extortion threats to:
 - reveal confidential or proprietary information
 - kill or injure insured persons
 - damage property
 - disrupt computer systems
 - contaminate medical supplies.
- hijackings of ambulances or other vehicles
- hostage situations involving patients or staff
- kidnaps for ransom
- disappearances

Covered losses may include

- Legal liability
- Loss of revenue
- Costs of increased security
- Fees and expenses of professional security consultants deployed within 24 hours worldwide
- Death or dismemberment benefit
- Additional expenses for:
 - travel and accommodations
 - psychiatric and medical care
 - reward money
 - public relations advice
 - legal advice
 - salaries of victims and replacement personnel
 - rest and rehabilitation of victims
 - personal financial loss
 - other reasonable and necessary costs as agreed.
- Ransom/extortion money

Prevention advice

Our proactive coverage may include:

- threat assessments
- simulated exercises for risk managers and/or crisis team members
- strategic planning – anticipating possible crisis events and developing a response plan.



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Recent incidents

Abduction

A new mother sat in her room in a secure and well-managed private hospital feeding her newborn baby. A woman in a nurse's uniform came into the room and told the mother she was taking the baby for tests. The mother handed the infant over and, within minutes, the infant was out of the hospital, abducted by the woman who had been impersonating a nurse.

Violence

A disturbed man whose father died during surgery at a community hospital blamed the staff and threatened retribution. Three days later he walked into the emergency ward and fired a small-caliber handgun, killing a nurse, an emergency medical technician, and wounding the physician.

Parental abduction

Following charges of child abuse and neglect, a father attempted to abduct his son from a hospital where the baby was being cared for while in the custody of social services. The father hid his infant son in a cloth bag, walked out of the hospital's seventh-floor nursery and made his way to the street via an emergency exit.

Extortion

A medical center received an extortion demand from a staff member. The technician threatened to publicly claim he had given patients HIV-contaminated blood unless he was paid \$1 million.

Why Hiscox

Hiscox provides clients with exclusive access to Control Risks, an independent, specialist risk consultancy. Founded in 1975, Control Risks has handled over 1,500 cases of kidnappings, extortions and other crises. Control Risks' security consultants can deploy worldwide for Hiscox clients, usually within 24 hours.

As the leading provider of kidnap and ransom insurance, Hiscox Insurance Company Inc. is rated A (Excellent)* by A.M. Best. Hiscox offers unrivaled industry knowledge of complex security risks. With nearly 30 years of experience, our kidnap and ransom underwriting team offers unparalleled expertise.

About Control Risks

Hiscox's Kidnap and Ransom policy includes exclusive access to Control Risks, an independent, specialist risk consultancy. Control Risks has more than 30 years of experience in crisis response and has advised on a variety of cases. Control Risks handles cases involving kidnap for ransom (whether short or long-term, financially, politically or otherwise motivated), hostage takings, ship and aircraft hijacks, political detentions, and other threat extortions. Staffed with a full-time team of consultants, Control Risks' consultants are able to deploy with minimum notice to a crisis anywhere in the world.

As a matter of policy, Control Risks does not employ sub-contractors, enabling them to ensure better quality control and the best service possible to their clients, which is vital when lives are at stake. Individuals trained in 'hand-holding' are located at a number of Control Risks' international offices and are able to deploy to the incident scene where they can provide advice and support until the response consultant arrives. Control Risks and its clients collaborate with a wide range of national or international investigative and law enforcement bodies, including the FBI, British Metropolitan Police, US State Department, food safety bodies, regulatory bodies (e.g. TGA in Australia), as well as regional and federal police forces. Where they exist, they also have experience in liaising with anti-kidnap units. In all cases, Control Risks consultants assist clients in complying with domestic laws and legal requirements.



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About Hiscox

Hiscox, the international specialist insurer, is headquartered in Bermuda and listed on the London Stock Exchange (LSE:HSX). There are three main underwriting parts of the Group – Hiscox London Market, Hiscox UK and Europe and Hiscox International. Hiscox International includes operations in Bermuda, Guernsey and the USA. Hiscox ASM Ltd, Hiscox Underwriting Ltd and Hiscox Syndicates Ltd are authorized and regulated by the UK Financial Services Authority. The ability of syndicates at Lloyd's to do business in the USA and its territories is restricted as they are not US-based insurers.

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*A.M. Best rating as of October 29, 2009.