



# GUARDING AGAINST KIDNAP AND RANSOM

Sydney-based Lyonswood Investigations CEO **WARREN MALLARD** explains that terrorist kidnap, ransom and product tampering is a very real threat in Australia. But there is an answer... insurance.



**W**hen I joined the industry in 1982 I had absolutely no idea of the diversity of work involved in investigations. Although I had served 11 years in the New South Wales Police Force, I had little contact with the investigation industry but soon learned its complexities.

Since becoming the Australian representative of US-based Corporate Risk International (CRI), I realised that Australia is not free from terrorism. There have been a variety of threats including the bombing of a major city building, a threat to poison food on a major airline, a bomb at an oil refinery and a cut in the lines of a major energy supplier.

Australians are no longer isolated from terrorism. The combination of global trade and high disposable incomes will place each of us at risk at some time during our lives. The recent spike

of airline hijackings, kidnappings and product tamper excursions shows an increasing global threat.

CRI's experience with domestic terrorism has demonstrated that simple measures would have negated the threat. Prevention is always better than cure.

If you're part of an organisation or corporation involved with finance, energy, manufacturing, agricultural, or entertainment industries you should consider an appropriate insurance policy. You might ask, "What good is an insurance policy if I become the victim of a kidnapping, extortion or product tamper threat?"

A kidnap and ransom policy may be the key to your safe return. A product tamper policy may help your business continue trading without its cash flow going to the extortionist.

Anyone who travels overseas, has a high public profile and a high disposable income, should consider themselves and their families at risk. When a threat has been carried out, those left