



Hospital Security Risk Management Program

The Issues

Given the open access nature of hospitals and healthcare facilities, they are increasingly exposed to a variety of complex security threats. Violence against staff and patients, cases of child abduction and threats of extortion are just some of the security risks these facilities face. These risks have led to the increasing implementation of security measures such as CCTV, security staff and in some cases, a dedicated police presence.

However, these traditional security methods are not always enough to adequately protect healthcare facilities against more complex risks such as child abduction and extortion. In addition to the risks themselves, hospitals and healthcare facilities must consider the reputational risks and consequential legal liability they may face should an incident occur. Affected third parties may seek compensation on the grounds of negligence in security preparation or lack of an efficient response.

The Solution

These challenges pose difficult choices for hospitals and healthcare facilities. On the one hand is the need to protect staff and patients, while on the other hand is the scarcity of resources and a lack of comprehensive risk management experience. The JLT Specialty Limited (JLT) Hospital Security Risk Management Program goes far beyond the traditional kidnap and ransom policy. It is much more than a simple risk transfer mechanism but instead is designed to play a unique and vital role in a hospital's efforts to combine security with effective risk management.

Who Is Covered?

In addition to all directors, officers and members of staff, insured person wording provides coverage for locum tenentes, patients, volunteers and interns.

- Hijacking of ambulance or other vehicle
- Hostage situation involving patients or staff
- Kidnap for ransom of directors, officers and employees, as well as patients on the premises
- Disappearance of an insured person

Covered Events

- Infant or child abduction, including abduction by the non-custodial parent
- Threats of violence against staff, volunteers or management
- Threats of damage to property
- Extortion threats to:
 - reveal proprietary information
 - kill or injure insured persons
 - damage property
 - disrupt computer systems
 - contaminate medical supplies

Covered Losses

- Legal liability
- Loss of revenue including revenue lost due to abduction related publicity
- Costs of increased security (personal protection/site security)
- Fees and expenses of professional security consultants deployed within 24 hours worldwide
- Personal Accident
- Additional expenses including:
 - travel and accommodation costs



- psychiatric and medical care
- reward money
- public relations
- legal advice
- salaries of victim and replacement personnel
- rest and rehabilitation expenses
- personal financial loss
- additional reasonable and necessary expenses
- Ransom/extortion money

Prevention Advice

- Threat assessments
- Simulated exercise for risk managers and/or crisis team members
- Crisis management planning - anticipating events and planning a response

Exclusive Access to Control Risks Ltd

The hospital security policy includes exclusive access to Control Risks, an independent, specialist risk consultancy. Since its foundation in 1975, Control Risks has acquired in-depth experience in the field of crisis response cases have ranged from traditional and Kidnap-for-ransom, express kidnaps, hostage takings, ship and aircraft hijackings to political detention and other threat extortions.

About JLT

JLT is a leading London specialist insurance broker with a dedicated team of full-time Kidnap and Ransom Insurance specialists.

Recent Incidents - Case Studies

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 and to have him weighed. The mother handed the infant over and, within minutes, the infant was out of the hospital, abducted by the woman 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 and an emergency medical technician and wounding the emergency 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 newborn son in a cloth bag and made it from the hospital's seventh-floor nursery onto the street via an emergency exit.

Extortion

A medical center received an extortion demand from a staff member. The blood-drawing technician threatened to publicly claim he had given patients HIV-contaminated blood unless he was paid USD1 million.

Contacts

For more information on JLT's Hospital Security Risk Management Program or Kidnap and Ransom Insurance please contact:

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