

THE CLAIMS PROCESS

In the event of an incident you should contact:

- 1) The Control Risks Group Limited  
Cottons Centre  
London SE1 2QG  
England  
Telephone +44 207-970-2100  
Direct fax +44 207-970-2222  
24 hours +44 207-939-8900

Special Contingency Risks  
One World Financial Center  
200 Liberty Street, 3<sup>rd</sup> Floor  
New York, NY 10281  
Telephone +212- 915-8630  
Direct fax +212-519-5404  
**24 hours +44 769-939-1710**

You will be provided with advice over the telephone and a consultant will be sent to help you during the incident. The consultant will arrive within 24 hours, sooner if a consultant is available locally.

If you are about to incur expenses that according to the policy require prior approval of the insurer, please ensure that you request this permission in writing before incurring the expense.

Following the conclusion of the incident you will need to send a brief report of the incident to Special Contingency Risks at the above address / fax number. Please include full details of any expenses incurred during the incident. Receipts will be required for the expenses in order to obtain reimbursement from Insurers. This report should be sent to Special Contingency Risks as soon as possible to ensure we obtain a quick settlement from Insurers. This report can be provided directly to Special Contingency Risks by your response consultant on your instruction.

On receipt of this report, SCR will draft a "Partial Release Form". You will need to sign this form in order for Special Contingency Risks to obtain an interim payment from insurers. This interim payment will be in respect of the ransom only. Please attach instructions clearly identifying how and where you would like to receive the payment.

Following this initial report and interim payment of the ransom, you will be able to claim for further reasonable expenses as defined under the policy contract. In order to receive a payment in respect for these expenses you will be asked by Insurers to sign a "Full and Final Release Form". If signed, this form means that you will no longer be able to make any claim against your insurance policy. You should therefore be sure that you have claimed all insured expenses incurred during the incident.

These expenses are outlined in your policy. Receipts must be forwarded to support expense claims. Once this final payment in respect of expenses has been made, the claim will be closed by Insurers.

Should you have any questions about the claims process, please call Special Contingency Risks. We would be happy to assist you during the process.

#### CLAIMS CHECKLIST

Tick when completed

- Notify Control Risks
- Notify Special Contingency Risks
- If required, obtain permission from Insurers for expenditure
- Summarise expenses incurred to date
- Draft a Report of the incident (or instruct your response consultant to draft a report)
- Mail or fax report and summary of expenses to Special Contingency Risks
- Sign Partial Release Form in respect of Ransom amount
- Return Partial Release Form to Special Contingency Risks with Payment Instructions
- Confirm receipt of Partial Settlement in respect of Ransom to Special Contingency Risks
- Summarise all expenses incurred during incident.
- Forward Final Summary and all receipts to Special Contingency Risks
- Sign Full and Final Settlement Form
- Return Full and Final Settlement Form to Special Contingency Risks
- Confirm receipt of Expenses Settlement to Special Contingency Risks
- Claim Closed