Special Risk

INSURED LOSS

A. Insured Loss resulting from:

Kidnap | Extortion | Hijack | Express Kidnap | Detention | Hostage Crisis:

(1)Ransom:USD 3,000,000per Insured Event(2)Ransom in Transit:USD 3,000,000per Insured Event(3)Security Consultant Fees and ExpensesUNLIMITEDper Insured Event(4)Additional ExpensesUSD 3,000,000per Insured Event

Child Abduction:

(3) Security Consultant Fees and Expenses NA per Insured Event

(4) Additional Expenses (Shared Limit for Security Consultant Fees and Expenses and Additional Expenses)

Disappearance Investigation:

(3) Security Consultant Fees and Expenses USD 150,000 per Insured Event

(4) Additional Expenses (Shared Limit for Security Consultant Fees and Expenses and Additional Expenses)
Period of Indemnity 90 Days

Waiting Period 36 Hours

B. Legal Liability resulting from Kidnap | Extortion | Hijack | Detention | Hostage Crisis:

Limit of Liability USD 3,000,000 per Insured Event

C. Cyber Extortion:

(1) Ransom:
(2) Ransom in Transit:
Total in the annual aggregate in respect of (1) and (2) only:

(3) Security Consultant Fees and Expenses

EXCLUDED
per Insured Event
per Insured Event
per Insured Event
EXCLUDED
per Insured Event

(4) Additional Expenses for the Life Safety Risk
As described in Section C. IV of the policy

EXCLUDED

per Insured Event

D. Personal Accident resulting from Kidnap | Extortion | Cyber Extortion | Hijack | Express Kidnap | Detention | Hostage Crisis

Limit of Liability: USD 250,000 per Insured Person USD 2,500,000 per incident aggregate

Benefits per Insured Person % of Capital Sum Insured

Death100%Loss of Limb/Sight100%Permanent Total Disablement100%Loss of Extremity50%





EXTENSIONS & ENDORSEMENTS

ASRM | Loss of Earnings Endorsement (CR7862)

LIMITS OF LIABILITY shall be extended as specified in item 2 below:

1. Waiting Period

2. Limits of Liability:

Sub-limit for Cyber Extortion

as described in Section 3., subsection A. (iv):

Total in respect of Cyber Extortion:

3. Indemnity Period:

Security Consultant Fees and Expenses

Investigating Accountants:

6 Hours

USD 3,000,000

per Insured Event

EXCLUDED

per Insured Event

EXCLUDED

in the annual aggregate

120 Days

UNLIMITED

per Insured Event

MDD

ASRM | Loss of Earnings Study Abroad Program Endorsement (CR7863)

LIMITS OF LIABILITY shall be extended as specified in item 2 below:

1. Waiting Period

2. Limits of Liability:

Sub-limit for Cyber Extortion

as described in Section 3., subsection A. (iv):

Total in respect of Cyber Extortion:

3. Indemnity Period:

Security Consultant Fees and Expenses

Investigating Accountants:

None

USD 3,000,000

per Insured Event

EXCLUDED EXCLUDED

per Insured Event

in the annual aggregate

18 months

UNLIMITED

MDD

per Insured Event

ASRM | Expatriate Security Evacuation Endorsement (CR7874)

1. Limits of Liability:	USD 250,000 N/A	per Insured Event in the annual aggregate
but not exceeding;		m the annual apprepare
Emergency Political Repatriation costs:	USD 25,000	per Covered Person
Relocation costs:	USD 25,000	per Covered Person
Salary:	USD 25,000	per Covered Person
Personal Effects:	USD 10,000	per Covered Person
Security Consultant Fees and Expenses:	UNLIMITED	per Insured Event
2. Exclusions:	Haiti	1964 - 1755 15 - 1864 15 - 1865 17 1865 18 1865 1865 1865 1865 1865 1865 1

ASRM | Travel Security Evacuation Endorsement (CR7868)

1. Limits of Liability:	USD 250,000 N/A	per Insured Event in the annual aggregate
but not exceeding;		88846
Emergency Political Repatriation costs:	USD 25,000	per Covered Person
Personal Effects:	USD 10.000	per Covered Person
Security Consultant Fees and Expenses:	UNLIMITED	per Insured Event
2. Exclusions:	Haiti	por modical Event





Threat Response Expense Endorsement (CR7865)

1. Limits of Liability: USD 150,000 per Insured Event 2. Indemnity Period: 90 days

3. Retention: Nil per Insured Event

Enhanced Child Abduction Endorsement (CR7871)

1. Limits of Liability:

Security Consultant Fees and Expenses: UNLIMITED per Insured Event Additional Expenses USD 3,000,000 per Insured Event Legal Liability: USD 3,000,000 per Insured Event Personal Accident: USD 250,000 per Insured Person USD 2,500,000 each Incident Aggregate for all Insured Events

Total in the annual aggregate: N/A

Assault Expense Endorsement (CR7957)

1. Underwriters liability shall be:

Additional Expenses USD 500,000 each Incident Personal Accident: USD 100,000 per Insured Person USD 500,000 each Incident Aggregate Combined Single Limit: N/A each Incident

CONDITIONS

The agreement defined in this document is entered into with Underwriters on the assumption that the Named Insured has not experienced any previous threats or incidents related to events which would be insured under this insurance. The Named Insured has a duty to disclose to insurers any previous threats or incidents and when disclosed Insurers may amend the terms and conditions of the policy and/or the cost of cover. Failure to make such disclosure may allow Insurers to avoid the policy. This is an ongoing responsibility throughout the duration of your policy.

This policy does not apply to the extent any trade or economic sanctions, or other laws or regulations prohibit the Company from providing insurance, including, but not limited to, the payment of any claims.

All the terms and conditions as per Policy Wording as described in the Forms of this Schedule

INFORMATION

Recording, Transmitting & Storing Information:

Where the broker maintains risk and claim data/information/documents the broker may hold data/information/ documents electronically

> Special Contingency Risks, Inc. (SCR) **Brookfield Place** 200 Liberty Street, 7th Floor New York, NY 10281 http://www.scr-ltd.co.uk



