

SCR Corporate Protection Policy 4AIG (CPP 4AIG) (Amended)

INSURING AGREEMENT:

In consideration of the payment of the required premium(s), and subject to the terms, limitations, conditions and exclusions set forth below, insurers agree to indemnify the **Assured** in respect of **Insured Losses** sustained directly because of **Insured Events** which occur during the period of insurance - all as defined in this policy. Reference to the schedule shall determine the limits of liability, coinsurance and deductibles which apply.

INSURED EVENTS

An **Insured Event** shall be a **Kidnap, Extortion, Products Extortion, Detention, Hijack** or a series of connected acts thereof.

If it is evident from the demand(s) or the making of such demand(s) that **Kidnaps** and/or **Extortions** and/or **Products Extortion** and/or **Detentions** and/or **Hijacks** are or were carried out in furtherance of one another, they shall be deemed to be connected and to constitute a single **Insured Event**. Nevertheless, there shall be no liability under this policy in respect of a series of **Kidnaps** and/or **Extortions** and/or **Products Extortion** and/or **Detentions** and/or **Hijacks** the first of which began before the period of insurance.

INSURED LOSSES

Insured Losses are:

1. Ransom:

- i. which has been surrendered,
- ii. lost in transit by actual destruction, confiscation, seizure, actual damage, theft, disappearance or wrongful abstraction whilst it was being conveyed to or to the order of the persons who have demanded it, by any person who was duly authorised by the **Assured** or an **Insured Person** to do so.

In the event of a claim under items i. or ii. above, insurers shall pay the actual cash value of the **Ransom** as at the time of surrender, destruction, confiscation, seizure, damage, theft, disappearance or wrongful abstraction (as applicable).

One Automatic Reinstatement of the Limit of Liability per **Insured Event** applies to **Insured Loss** 1.ii.

2. Fees and expenses of the **Response Consultants** or any other independent crisis management consultants. If the **Assured** wish to use any independent crisis management consultants other than the **Response Consultants**, the insurers prior authorisation shall be obtained;
3. Additional costs and expenses incurred by the **Assured** or an **Insured Person** for the duration of and following an **Insured Event** which shall comprise reasonable and necessary:
 - a. fees and expenses of an independent negotiator;
 - b. fees and expenses of an independent public relations consultant and/or product recall consultant;
 - c. fees and expenses of an interpreter;
 - d. travel, accommodation and food costs incurred as a result of an **Insured Event**;
 - e. travel costs incurred to transport:
 - i. a **Kidnap** and/or **Detention** and/or **Hijack** victim and their family to the country of which the victim is a national or resident; and

- ii. a replacement of the victim in e.i. above, including the replacement's family, to the country in which the **Kidnap** and/or **Detention** and/or **Hijack** occurred.

Cover for the above applies once per **Insured Person** per **Kidnap** and/or **Detention** and/or **Hijack**;

- f. fees for independent psychiatric care and/or medical care and/or dental care of an **Insured Person** incurred as a result of an **Insured Event** and within thirty-six (36) calendar months following the **Insured Event**;

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- g. fees incurred for independent legal advice;
- h. a reward paid to an **Informant** for information which directly assists in negotiations relating to an **Insured Event** and/or assists to obtain the safe release of a **Kidnap** or **Detention** or **Hijack** victim;
- i. **Personal Financial Loss**;
- j. 150% of the **Salary** of any **Insured Person** who has been **Kidnapped** or **Detained** or **Hijacked**, which accrues from the date the **Insured Event** occurs until sixty (60) consecutive days following their release;
- k. 100% of the **Salary** of a relative of a **Kidnapped** or **Detained** or **Hijacked Insured Person** who leaves their employment or stops working temporarily in order to assist in the negotiations for the release of the **Insured Person**, which accrues from the date the **Insured Event** occurs until sixty (60) consecutive days following the release of the **Insured Person**;
- l. 100% of the **Salary** of any person who is the temporary replacement of an **Insured Person** who has been **Kidnapped** or **Detained** or **Hijacked**, which accrues from the date the **Insured Event** occurs until sixty (60) consecutive days following the release of the **Insured Person**. Notwithstanding the foregoing, the maximum amount payable for such temporary replacement shall not exceed the amount of **Salary** which the **Kidnapped** or **Detained** or **Hijacked Insured Person** would have accrued for the same period of time; m.
 - i. 100% of the **Salary** of any of the **Assured's** employees who have been specifically designated to assist in negotiating on any **Insured Event**, who cease carrying out the usual duties for what they have been employed in order to assist in the negotiations; and
 - ii. all other reasonable costs and expenses incurred by the employees specified in m.i above solely and directly in connection with such negotiations.

An itemised account of the above employees time, services, costs and expenses shall be provided to insurers to support a claim in relation to m.i. and m.ii. above.

- n. the amount paid as interest on loans made to the **Assured** or an **Insured Person** to cover costs, fees and expenses related to an **Insured Event**, provided the loan is repaid within thirty (30) days of the **Assured** receiving payment of the same by insurers;
- o. costs, fees and expenses incurred to pay for temporary security measures on the specific recommendation of the **Response Consultants**, solely and directly for the purpose of protecting any **Insured Persons** and/or **Property** located in the country where an **Insured Event** has occurred;

- p. reasonable costs incurred for communication equipment, recording equipment, publicity, spokespersons and media relations as a result of an **Insured Event**.
 - q. reasonable fees and expenses of independent forensic analysts engaged by the **Assured**;
 - r. reasonable rest and rehabilitation expenses (including meals and recreation) incurred by an **Insured Person** who was a **Kidnap** and/or **Detention** and/or **Hijack** victim, including rest and rehabilitation expenses for their spouse and/or children and/or parents, provided that such expenses were incurred within eighteen (18) calendar months following the release of the **Kidnap** and/or **Detention** and/or **Hijack**.
 - s. the reasonable costs of cosmetic or plastic surgery incurred by an **Insured Person** solely and directly as a result of an **Insured Event**;
 - t. the costs incurred to retrain an **Insured Person** who was a **Kidnap** and/or **Detention** and/or **Hijack** victim in order that they can return to their usual occupation and carry out the duties for which they were employed by the **Assured** prior to the occurrence of the **Kidnap**, **Detention** or **Hijack** (as applicable) including but not limited to their **Salary** accrued whilst being re-trained and the costs of external training courses.
 - u. costs, fees and expenses incurred:
 - i. to repatriate the body of an **Insured Person**; and/or
 - ii. to arrange and pay for the burial/cremation of an **Insured Person**, who has been the victim of **Kidnap** and/or **Detention** and/or **Hijack**;
 - v. cost of childcare incurred directly as a result of a **Kidnap** and/or **Detention** and/or **Hijack**;
 - w. In respect of **Hijack** only, cover for necessarily incurred expenses for landing and take-off fees, refuelling charges and other expenses incurred to transport all **Insured Persons** who are occupants of a hijacked aircraft, motor vehicle, railed vehicle or waterborne vessel to their final destination should the original aircraft, motor vehicle, railed vehicle or waterborne vessel be rendered inoperable, provided the costs are as a direct result of the **Hijack**;
 - x. expenses incurred to search for explosives or other harmful materials on the **Assured's Premises**, including but not limited to evacuation and transport costs. The insurers shall only be liable for such expenses if the **Assured's Premises** have been closed for a period in excess of one (1) day and insurers shall not be liable for any expenses incurred after the **Assured's Premises** have been closed for a period of more than thirty (30) consecutive days;
 - y. costs incurred to perform an electronic sweep for bugs or other electronic listening devices on the **Assured's Premises**;
 - z. all other reasonable costs and expenses incurred in connection with an **Insured Event**
4. Indemnity for the **Assured's** legal liability, (being settlements and/or awards and/or judgements (including claimants costs and expenses)) arising as a result of a claim for damages brought by or on behalf of any **Insured Person** and/or any shareholders of the **Assured** or his or their legal representative solely and directly as a result of an **Insured Event**. However:
- a. the **Assured** shall neither admit any liability for, nor settle any claim, nor incur any costs or expenses without the prior authorisation of insurers;
 - b. insurers shall have the right to defend any such suit against the **Assured** and may make whatever investigation and settlement of any claim or suit they deem expedient and the law

allows, and the **Assured** shall co-operate fully with insurers in all matters in connection therewith.

- c. Defence costs incurred by insurers, or with their authorisation, are payable in addition to the limit for legal liability. However, if the total amount of all settlements, awards and/or judgements in relation to a claim to which such costs refer exceeds the limit in respect of any one **Insured Event**, this policy shall pay only that proportion of defence costs as this policy's limit for any one **Insured Event** bears to the total amount paid to dispose of such claim.

5. **Personal Accident** sustained by an **Insured Person** is calculated in accordance with the schedule of benefits below. Benefits per Insured Person % of capital Sum Insured

Death	100 per cent
Loss of Limb/Sight	100 per cent
Permanent Total Disablement	100 per cent
Loss of Hearing	100 per cent
Loss of Speech	100 per cent
Loss of Extremity	50 per cent

EXCLUSIONS

Insurers shall not be liable in respect of all losses caused by or arising from or attributable to any of the following:

1. Off-the-premises Robbery Exclusion - The surrender of a **Ransom** in any face to face encounter involving the use or threat of force or violence unless surrendered by a person who is in possession of such **Ransom** at the time of such surrender for the sole purpose of conveying it to pay a previously communicated **Ransom** demand;
2. On-the-premises Robbery Exclusion - The surrender of a **Ransom** at the location where the **Kidnap** of one or more **Insured Persons** occurs or where the **Extortion** or **Products Extortion** demand is first made, unless brought to such location after receipt of the **Ransom** demand for the sole purpose of paying such **Ransom** demand;
3. In respect of **Kidnap**, **Extortion**, **Products Extortion** or **Hijack** only, a fraudulent, or criminal act of the **Assured** and any director or officer of the **Assured**, whether acting alone or in collusion with others.
4. In respect of **Detention** only:
 - a. any act or alleged act of the **Assured** or an **Insured Person** which would be a criminal offence if committed by the same party in the country of which he is a national, unless insurers and/or **Response Consultants** determine that such allegations were intentionally false, fraudulent and/or malicious and/or politically or religiously motivated;
 - b. failure of the **Assured** or an **Insured Person** to properly procure or maintain immigration, work residence or similar visas, permits or other documentation.
5. Any **Cyber Extortion**

CONDITIONS

1. When an **Insured Event** has occurred, or in the reasonable opinion of the **Assured** is believed to have occurred, the **Assured** shall:
 - a. inform insurers and/or the **Response Consultants** and provide them with whatever information is required as soon as is reasonably practicable
 - b. inform or allow the **Response Consultants** to inform, the appropriate authorities responsible for law enforcement in the country where the **Insured Event** has occurred as soon as is reasonably practicable having regard to the personal safety of the victim;
 - c. before agreeing to the payment of any **Ransom**, make every reasonable effort to:-
 - i. determine that the **Insured Event** has actually occurred and is not a hoax;
 - ii. ensure that a senior official of the **Assured** agrees to the payment of the **Ransom**;
 - d. When requesting the reimbursement hereunder of a **Ransom**, be able to demonstrate that such **Ransom** was surrendered under duress.
2. The **Assured** shall use due diligence and do and concur in doing all things reasonably practicable to avoid or diminish any **Insured Loss**.
3. The **Assured** and **Insured Person** must at all times use best efforts to ensure that knowledge of the existence of this insurance is restricted as far as possible.
4. In the event of any payment under this policy, insurers shall be subrogated to the extent of such payment to all the **Assureds** or **Insured Person** rights of recovery, and the **Assured** or **Insured Person** shall execute all papers required and shall do everything necessary to enable insurers to bring suit in the name of the **Assured** or **Insured Person**.
6. Insurers' liability hereunder shall in all cases be limited to the amount shown in the schedule. Specifically, but without limiting the generality of the foregoing, insurers' liability shall not be increased because:
 - a. the Assured may comprise or include more than one legal entity. If more than one legal entity is named in this policy, insurers will only deal with the first-named assured in relation to making, adjusting, receiving or enforcing payment of any claim;
 - b. of renewal of this policy, insurers' liability shall not be cumulative from one period of insurance to another;
 - c. of any other reason whatsoever.
7. This policy may be cancelled by insurers solely as a result of non-payments of premium. In such an event, insurers shall mail written notice to the **Assured** giving no less than thirty (30) days prior notice of the effective date of cancellation. Earned premium shall be calculated on a pro rata basis.
8. This policy may be cancelled by the **Assured** for any reason and at any time, subject to any minimum premium stated in the Schedule. Return premium shall be calculated on a pro rata basis.
9. No assignment of the **Assured's** interest hereunder shall be binding on insurers.
10. Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy, or prevent insurers from asserting any right under this policy, nor shall the terms of this policy be waived or changed except by endorsement to form part of this policy.

11. Failure by insurers to exercise or enforce any rights hereunder will not be deemed to be a waiver of such rights nor operate so as to bar the exercise or enforcement of such rights at any time thereafter.
12. In respect of **Personal Accident** the following additional conditions apply:
 - a. any **Insured Person** who suffers an incident which caused or may cause disablement within the meaning of this policy must place himself under the care of a qualified medical practitioner approved by insurers as early as possible after the incident.
 - b. insurers will not be liable to pay compensation unless the medical advisers appointed by insurers shall be allowed as often as is thought necessary to examine the **Insured Person**.
13. In respect of **Detention** only and in respect to salary payments only the following additional condition applies:
 - a. Insurers' liability shall be for a period of seventy-two (72) calendar months from the date the Detention commences or until ninety (90) consecutive days after the date on which the **Detention** ceases, whichever shall first occur.
14. It is agreed that this policy shall automatically extend to include any subsidiary whom the **Assured** newly acquire during the period of insurance from the date of its acquisition, whose turnover is equal to or less than 30% of the **Assured's** declared turnover, provided that in respect of the newly acquired subsidiary there are no threats or **Insured Events** occurring at the date of acquisition.

It is also agreed that the **Assured** shown in the schedule shall be automatically amended to include any newly acquired subsidiary whose turnover is in excess of 30% of the declared turnover for a period of ninety (90) consecutive days from the date of acquisition, provided that in respect of the newly acquired subsidiary there are no threats or **Insured Events** occurring at the date of acquisition.
15. In the event of an **Insured Loss(es)**, the payment of the **Insured Loss** by insurers will be made in United States Dollars (USD), unless otherwise stated in the schedule. In the event that **Insured Loss(es)** is/are incurred by the **Assured** or an **Insured Person** in a currency other than USD, insurers will apply the relevant exchange rate published by the *Financial Times* in London, on the date(s) the **Insured Loss(es)** is/are incurred or paid by the **Assured** or an **Insured Person**.

DEFINITIONS

1. **Kidnap** shall be the actual, alleged, virtual or attempted taking, in the territory specified in the schedule, and holding captive of one or more **Insured Persons** by persons who then demand specifically from assets of the **Assured** or an **Insured Person** or those of a connected third party, a **Ransom** as a condition of the release of such captive(s).
2. **Extortion** shall be the making of threats either directly or indirectly to the **Assured** or to an **Insured Person** to:
 - a. kill, injure, harm, kidnap, detain or hijack an **Insured Person**; or
 - b. cause physical damage to or loss of **Property**; or
 - c. disseminate, divulge or utilise **Trade Secrets** or proprietary information which is not electronically held

- d. disseminate, divulge or reveal an **Insured Person's Personal Information** which is not electronically held by persons who then demand a **Ransom** as a condition of not carrying out such threats.
3. **Cyber Extortion** shall be the making of threats either directly or indirectly to the **Assured** or to an **Insured Person** to:
- a. disseminate, divulge or utilise **Trade Secrets** and/or proprietary information which are electronically held
 - b. damage, destroy, corrupt or deny access to the **Assured's** computer systems and/or data and/or to introduce malware designed to damage, destroy, corrupt or deny access to the **Assured's** computer systems and/or data
 - c. disseminate, divulge or reveal an **Insured Person's Personal Information** which is electronically held by persons who then demand a **Ransom** as a condition of not carrying out such threats.

4. **Products Extortion** shall be the making of threats to the **Assured** or the production of publicity that the **Assured's Products** will be or have been contaminated, adulterated, polluted or rendered substandard, by persons who demand a **Ransom** from the **Assured**, either:-
 - a. as a condition of not carrying out such threats, or
 - b. before providing further information about the affected **Assured's Products**.
5. **Detention** shall be the holding of an **Insured Person** against their will, for whatever reason and whether by authorities legally constituted in the place of custody or by others for a period in excess of three (3) hours, in the territory specified in the schedule.
6. **Hijack** shall be the holding of an **Insured Person** against their will for a period in excess of three (3) hours whilst aboard any aircraft, motor vehicle, railed vehicle or waterborne vessel.
7. **Ransom** shall be cash, marketable goods, physical property, monetary instruments, securities, digital assets and/or services demanded by a third party to meet a **Kidnap** or **Extortion** or **Products Extortion** demand.
8. **Assured** shall be as specified in the schedule.
9. **Insured Person** shall be any person whilst in the care, custody or control of the **Assured**, for whom the **Assured** has accepted responsibility including;
 - a. Anyone named or specified in the schedule;
 - b. the spouse, or domestic partner, relative, fiancé or fiancée, or a lineal descendant or a living ancestor, including step-parents, step-children, step-siblings, foster children, adopted children, adopted parents and spouses thereof, of either an **Insured Person** or the spouse of an **Insured Person**;
 - c. a person normally resident or employed in the household and/or grounds of an **Insured Person**
 - d. a guest or customer in the home of an **Insured Person**
 - e. a guest or customer of the **Assured** while on the **Assureds Premises**;
 - f. a guest or customer of the **Assured** while travelling with the **Assured** or on behalf of the **Assured**;
 - g. a guest or customer of the **Assured** on board any vehicle, aircraft or waterborne vessel put at the disposal of, owned, hired or leased by the **Assured** or an **Insured Person**;
 - h. a person who is temporarily employed for the sole purpose of negotiating and/or delivering a **Ransom**;
10. **Property** shall be any non-electronically held real property including buildings (including fixtures, fittings, works of art and other contents), plant and equipment, fixed or mobile, (including vessels and aircraft), bloodstock and livestock, owned, controlled or leased by the **Assured** or an **Insured Person** for which the **Assured** or **Insured Person** is legally liable.
11. **Assureds Premises** shall be that portion of any real property which is occupied by the **Assured** in the conduct of the **Assureds** business.
12. **Assureds Products** shall be products of the **Assured**, and/or products which are to be represented as such and/or products which the **Assured** handles.
13. **Informant** shall be a person providing information not otherwise obtainable and solely in return for a monetary payment and/or other award by the **Assured**.

14. **Personal Financial Loss** shall be loss suffered by an **Insured Person** solely as a direct result of the physical inability of a **Kidnap** or **Extortion**, or **Detention** or **Hijack** victim to attend to his personal financial matters.
15. **Trade Secrets** shall be information (including formula, pattern, compilation of data, program, device, method, technique or process), which:
 - a. is particular to the **Assured** or **Insured Person** in the conduct of his business; and
 - b. for reasons of its potential commercial value to others, the **Assured** or **Insured Person** makes constant and conscious efforts not to disclose to any third party.
16. **Personal Accident** shall be **Loss of Limb**, **Loss of Sight**, **Permanent Total Disablement**, **Loss of Hearing**, **Loss of Speech** and **Loss of Extremity**, or death sustained by an **Insured Person** solely and directly as a result of an **Insured Event**, or attempt thereat, provided that such injury causes the death or disablement of the **Insured Person** within thirty-six (36) consecutive calendar months from the date of the incident.

Insured Losses shall not exceed those specified in the schedule.

If an **Insured Person** disappears during the currency of this insurance and his body is not found within twelve (12) calendar months after his disappearance and sufficient evidence is produced satisfactory to insurers that leads them inevitably to the conclusion that he sustained death solely and directly as a result of an **Insured Event**, insurers shall forthwith pay the death benefit under this insurance provided that the person or persons to whom such a sum is paid sign an undertaking to refund such sum to insurers if the **Insured Person** is subsequently found to be living.

17. **Loss of Limb** shall be loss by separation or the total and irrecoverable loss of use of a hand at or above the wrist or a foot at or above the ankle.
18. **Loss of Sight** shall be loss of sight of one or both eyes which is certified as being entire and irrevocable by a qualified medical practitioner specialising in ophthalmology.
19. **Permanent Total Disablement** shall be disablement which necessarily and continuously prevents an **Insured Person** from attending to every aspect of his normal business or occupation for a period of six (6) consecutive calendar months and, at the end of such period is certified by two qualified medical practitioners as being beyond hope of improvement. If the **Insured Person** has no business or occupation the disablement must confine them immediately and continuously to the house or to a hospital or medical facility and disable them from attending to their normal duties.
20. **Loss of Hearing** shall be loss of hearing of one or both ears which is certified as being entire and irrevocable by a qualified ear, nose and throat specialist.
21. **Loss of Speech** shall be the loss of speech which is certified as being entire and irrevocable by a qualified medical practitioner.
22. **Loss of Extremity** shall be the permanent physical separation or the total and irrecoverable loss of use of a digit or part thereof or an ear, nose or genital organ or part thereof by deliberate mutilation.
23. **Personal Information** shall be confidential and/or non-public information about an **Insured Person's** health, relationships, or activities.

24. **Salary** shall be gross salary including bonuses, commissions, cost of living adjustments, foreign tax reimbursements, pension and/or welfare contributions and allowances which are contractually due or could reasonably have been expected based on past performance.
25. **Response Consultant** shall be the person / entity specified in the Schedule.

Sanction Limitation and Exclusion Clause:

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Threat Expense Extension

Subject as far as applicable to all policy terms and conditions, this policy shall be extended to include a threat or threats made by a person or group (without an accompanying ransom demand) to commit or attempt to:

- a. kill, injure, harm, kidnap, detain or hijack an **Insured Person**; or
- b. cause physical damage to or loss of **Property**; or
- c. disseminate, divulge or utilize non electronically held **Trade Secrets** or proprietary information; or
- d. disseminate, divulge or reveal an **Insured Person's** non electronically held **Personal Information** provided, however, such threat or threats are made specifically against the **Assured** or an **Insured Person** or the **Assured's Property** or an **Insured Person(s) Property**.

Insurers shall be liable for costs and fees incurred in respect of the Services of **Response Consultants** (or any other independent security company agreed by insurers).

It is further agreed that insurers shall only be liable in respect of **Insured Losses** under item 2. and relevant expenses in respect of item 3.

For the purpose of this extension, the Definition of **Services** shall read as follows:

Services means the assessment of the threat and the temporary protection of the threatened person(s) or **Property** for a period not to exceed the number of days as stated in the Schedule from the date the threat is received.

Insurers' liability shall be as stated in the Schedule. All other terms and conditions remain unchanged.

Disappearance Investigation and Expense Extension (CPP4)

Subject as far as applicable to all policy terms and conditions, this policy shall be extended to cover Disappearance Investigation and Expenses and solely in respect thereto, shall read as follows:

Insurers shall be liable for costs and fees incurred in respect of the **Services of Response Consultants** (or any other independent security company agreed by insurers) in the event of the disappearance of an **Insured Person** for a period exceeding thirty-six (36) hours from the last confirmed contact with said **Insured Person**.

It is further agreed that insurers' shall only be liable in respect of **Insured Losses** under item 2. and relevant expenses in respect of item 3.

For the purpose of this extension, the following definition is added:

Services means the investigation and relevant expenses resulting from the disappearance of an **Insured Person** for a period not to exceed the indemnity period as stated in the Schedule from the date the disappearance was first reported to or discovered by the **Assured**.

Insurers' liability shall be as stated in the Schedule.

All other terms and conditions remain unchanged.

Emergency Political Repatriation and Relocation Extension (CPP4)

Subject as far as applicable to all policy terms and conditions, this policy shall be extended to include Emergency Political Repatriation and Relocation as specified below, and solely in respect thereto shall be amended as stated below. Reference to the Schedule attaching to and forming part of this extension shall determine the Limits of Liability and Coinsurance which shall apply.

1. DEFINITIONS

- a. **Insured Event** shall be the Emergency Political Repatriation and Relocation of an **Insured Person** or in the event of death, his remains.
- b. Emergency Political Repatriation shall be Repatriation necessitated by:
 - i. Officials representing any government ministry or equivalent office of state of at least one Insured Person's Resident Country and/or of the country in which the Assured is headquartered issuing for reasons other than medical a recommendation that categories of person which include the **Insured Person** should leave the country or an area within the country in which that **Insured Person** is temporarily resident or engaged in temporary travel, and/or
 - ii. an **Insured Person** being expelled or declared persona non grata on the written authority of the recognised government of the country where temporarily resident, and/or
 - iii. the wholesale seizure, confiscation or expropriation of the property, plant and equipment of the Assured located in the country where the Insured Person is temporarily resident.
 - iv. both the **Assured** and Response Consultant agreeing that for Political reasons the **Insured Person** should leave the country.
 - v. A direct threat to the safety and/or security of an **Insured Person** due to a material change in circumstances after the **Insured Person has arrived in** the country in which that **Insured Person** is temporarily resident or engaged in temporary travel.
- c. Repatriation shall be the return of an **Insured Person** to his resident country.
- d. Relocation shall be the return of an **Insured Person** who has been the subject of an Emergency Political Repatriation to the country from which he had been repatriated.
- e. Resident country shall be the country of which an **Insured Person** is a national or resident.

2. INSURED LOSSES

Insured Losses shall be the actual losses as set forth below sustained by the **Assured**:

- a. Costs incurred by the **Assured** or an **Insured Person** for travel to the nearest place of safety or to the resident country.
- b. Reasonable accommodation costs incurred by the **Assured** or an **Insured Person** whilst the subject of an Emergency Political Repatriation for a maximum period of fourteen (14) consecutive days.
- c. Economy class fares on any licensed common carrier operating from a published timetable incurred by the **Assured** or an **Insured Person** in the Relocation of an **Insured Person**.
- d. The gross salary, including any bonuses and allowances, paid by the **Assured** to an **Insured Person** temporarily resident, immediately prior to the **Insured Event**, this salary shall be reimbursed for a maximum period of three (3) calendar months following the Emergency Political Repatriation, or until the date of Relocation whichever shall first occur.
- e. The fees and expenses of **Response Consultants**.
- f. Personal effects left behind and irrecoverably lost by the evacuated **Insured Person** up to the limit specified in the Schedule.

3. CONDITIONS:

- a. In respect of Emergency Political Repatriation, the **Assured** shall be indemnified solely for the costs of transportation by economy fares unless unavailable, clearly impractical or the risk to the life of the **Insured Person** is such that any other appropriate means of transport becomes essential.
- b. Coverage shall apply once per **Insured Person** per **Insured Event**.

4. EXCLUSIONS:

This extension does not include **Insured Losses** by the **Assured** or an **Insured Person** arising from or attributable to: a. Violation by the **Assured** or an **Insured Person** of the laws or regulations of the country of which they are a national.

- b. The failure of the **Assured** or an **Insured Person** properly to procure or maintain immigration, work, residence or similar visas, permits or other documentation.
- c. A debt, insolvency, commercial failure, the repossession of any property by a title holder or any other financial cause.
- d. The failure of the **Assured** or an **Insured Person** to honour any contractual obligation or bond or to obey any conditions in a licence.
- e. The Emergency Political Repatriation or Relocation of **Insured Persons** who are nationals of the country in which the **Insured Event** takes place.
- f. **Insured Events** arising out of natural disasters including but not limited to earthquake, flood, fire, famine, volcanic eruption or windstorm.
- g. Country exclusions as specified in the Schedule.

Insurers' liability shall be as stated in the Schedule. All other terms and conditions remain unchanged.

Express Kidnap Extension (CPP4)

Subject as far as applicable to all policy terms and conditions, this policy shall be extended to include **Express Kidnap** as specified below, and solely in respect thereto shall be read as stated below. Reference to the Schedule attaching to and forming part of this endorsement shall determine the Limits of Liability which shall apply.

Insurers shall be liable in respect of **Insured Losses 1, 2, 5** and relevant expenses in respect of **Insured Loss 3** in the event of an **Express Kidnap**.

For the purpose of this extension, the following definition is added:

Express Kidnap means a face to face **Hijack** or **Kidnap** of an **Insured Person(s)** by persons who demand or intend to demand specifically from the assets of an **Insured Person(s)** a **Ransom** as a condition of their release.

For the purpose of this extension, the following Exclusion is deleted in its entirety:

1. Off-the-premises Robbery Exclusion - The surrender of a **Ransom** in any face to face encounter involving the use or threat of force or violence unless surrendered by a person who is in possession of such **Ransom** at the time of such surrender for the sole purpose of conveying it to pay a previously communicated **Ransom** demand;

Insurers' liability shall be as stated in the Schedule. All other terms and conditions remain unchanged.

Enhanced Extensions

Hostage Crisis Extension (CPP4) (Amended)

Subject as far as applicable to all policy terms and conditions, this policy shall be extended to include a **Hostage Crisis** as specified below, and solely in respect thereto shall be read as stated below:

Insurers shall only be liable in respect of **Insured Losses 1, 2, 4, 5** and relevant expenses in respect of **Insured Loss 3** in the event of a **Hostage Crisis** lasting for a period exceeding thirty (30) minutes.

For the purpose of this extension, the following definition is added:

Hostage Crisis means the illegal holding of an **Insured Person** by one party in a conflict as security that specified terms will be met.

For the purpose of this extension only, exclusion 3 is amended to read:

In respect of **Kidnap, Extortion, Products Extortion** or **Hijack** only, a fraudulent, or criminal act of the **Assured** and any director or officer of the **Assured**, whether acting alone or in collusion with others unless committed under duress during a **Hostage Crisis**.

Insurers' liability shall be as stated in the Schedule.
All other terms and conditions remain unchanged.

Assault Expense Extension (CPP4) (Amended)

Subject as far as applicable to all policy terms and conditions, this policy shall be extended to cover Assault Expense and solely in respect thereto, shall read as follows:

Insurers shall be liable in respect of **Insured Losses 2, 4, 5** and relevant expenses in respect of **Insured Loss 3** as a result of physical attack or assault committed with a **Weapon** resulting in the serious injury or death of an **Insured Person** occurring on the **Assured's Premises**, in or on the **Property** of an **Insured Person**, during an activity sponsored, organised or hosted by the **Assured** or while an **Insured Person** is working or travelling on behalf of the **Assured**.

For the purpose of this extension, the following definitions are added:

Weapon means any tool, device or object, which is used to injure, kill or incapacitate a person.

Insurers' liability shall be as stated in the Schedule.

All other terms and conditions remain unchanged.

Quote

Up to 50 insured in total	Special Risks (Kidnap & Ransom)	Kidnap & Ransom: 1 million USD Personal Accident: 1,5 m USD Investigation: 150 k USD Express Kidnap: 150 k USD Threat Expense: 150 k USD Emerg Pol Repatriation: 500 k USD Wording C	3.754 €
Up to 550 employees (dependants included)			8.613 €

