



Crisis Solution

Express Kidnap Endorsement

Schedule:

Limit of Liability

Limit of Liability in respect of **Express Kidnap** cover is in addition to main Policy limits.

USD [] per **Policy Period** with the following sub-limits:

Ransom: USD [] per Insured Event

Response Consultants: UNLIMITED

Additional Expenses: USD [] per Insured Event

Accidental Death and Disability Benefit: USD [] per Insured Person and USD [] per Insured Event.

In consideration of the premium charged and subject to all Policy terms, conditions and exclusions, this Policy is extended to include **Express Kidnap** cover as specified below:

1. The **Insurer** shall be liable in respect of the following relevant **INSURANCE COVERS**:

Section 1.1 -- **Ransom**,
Section 1.3 -- **Response Consultants**,
Section 1.5 -- **Additional Expenses**,
and
Section 1.6 -- **Accidental Death and Disability Benefit**,

in the event of an **Express Kidnap**.

2. For the purposes of this Endorsement only, Section 2 -- **DEFINITIONS** is amended and extended as follows:

Express Kidnap means the illegal, actual, alleged or attempted taking and holding captive of one or more **Insured Persons** for a period of less than thirty-six (36) hours by persons who demand specifically from assets of the **Insured Person** a **Ransom** as a condition of the release of such captive(s).

For the purposes of this Endorsement only, the definition of "**Insured Event**" is extended to include **Express Kidnap**.

3. For the purpose of this Endorsement only, **EXCLUSION 4.3 -- Robbery (Off premise)** is deleted in its entirety.
4. **LIMITS OF LIABILITY** shall be extended as specified in the Schedule above.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.



Bring on tomorrow

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