

Kidnap & Ransom

Insurer: Great American Insurance Company (Hiscox) - Admitted

AM Best Insurer Rating: A+, XV

Coverage	Limit(s)
KIDNAP & RANSOM COVERAGE	Specialty Coverage that insures against loss by the surrender of property as a result of a threat of harm to the named insured, an employee, or a relative or guest of the insured or the insured's employees.
Insured Persons:	All Directors, Officers, Employees, Leased or Temporary Employees, Volunteers, Students, Interns, Consultants, Independent Contractors and persons specifically retained to negotiate or deliver a ransom
Insured Events	Kidnap, Extortion, Detention, Hijack, Child Abduction, Cyber Extortion, Disappearance, Express Kidnap and Hostage Crisis
Ransom Limit	\$3,000,000
Ransom in Transit Limit	\$3,000,000
Control Risks Fees and Expenses	Unlimited
Additional Expenses	\$3,000,000
Child Abduction: Control Risks Fees and Expenses	\$1,000,000
Disappearance: Control Risks Fees and Expenses	\$100,000
Legal Liability resulting from Kidnap/Extortion/Detention Hijack/Hostage Crisis	\$ 3,000,000
Territory	Worldwide

Business Travel Accident

Insurer: Hartford Insurance Company - Admitted

AM Best Insurer Rating: A+, XV

Coverage	Limit(s)
TRAVEL ACCIDENT	Provides accidental death and dismemberment benefits for defined individuals while traveling on company business.
Aggregate Limit	\$2,500,000 Per Accident
<u>Class 1:</u> All Active Worldwide Employees of the Policyholder	Business Travel Only \$250,000 AD&D
<u>Class 2:</u> All Non-Employee Directors of the Policyholder	Non-Employee Business Travel \$250,00 AD&D
<u>Class 3:</u> All Independent Contractors and Consultants of the Policyholder	Business Travel Only \$100,000 AD&D
<u>Class 4:</u> All Eligible Spouses, who are traveling with the Employee at the direction and expense of the policyholder	Business / Relocation Travel \$50,000 AD&D
<u>Class 5:</u> All Eligible Dependent Children, who are traveling with the Employee at the direction and expense of the Policyholder	Business / Relocation Travel \$25,000 AD&D
War Risk Coverage	Worldwide, excluding U.S., Insured Person's Country of Permanent Residence, Afghanistan, Belarus, Iraq, Israel (West Bank/Gaza Strip), Libya, Russia, Somalia, Sudan, Syria, Ukraine or Yemen

Important Notices

1. This information is presented for your convenience, but in no way does it alter the actual contracts of insurance. For coverage details, refer to policies. In the event of conflicting statements, the policy conditions supersede this document.
2. Specimen copies of policies are available.
3. This proposal is based upon information provided by the insured or prospect.
4. Changes in exposures need to be promptly reported for proper coverage to be put into place.
5. Higher limits of liability may be available. Please let us know if a quote is desired.
6. As a part of the risk management process, we may review leases, contracts or other legal documents on your behalf, in order to determine your compliance with the insurance and surety requirements contained therein, and their effect, if any, on your insurance program. We are not reviewing this information from a legal perspective, and recommend that you have any contract reviewed by your legal counsel.
7. If a carrier quoted in this proposal is a “Non-Admitted” or “Surplus Lines” insurer, it means that they are not subject to the financial solvency regulation and enforcement that applies to licensed insurers. The insurer does not participate in any of the insurance guarantee funds created by the state.
8. If one or more of the coverages quoted in this proposal are written on a “Claims Made” basis, coverage under that policy will only apply to claims which are reported during the policy period (and/or extending reporting period, if applicable), for acts arising after the retro-active date, subject to the policy terms, conditions and exclusions. Please refer to the policy for more detailed information.
9. This proposal may be subject to the following:
 - a. Receipt of signed and dated application. The application becomes part of your policy so it's important to confirm that all information represented in the application is true and accurate as of the date of binding. Insurers can void coverage if the deem information in an application to be inaccurate or misrepresented.
 - b. Implementations of loss control program
 - c. Signed Surplus Lines D-1 form
 - d. Completion of loss control recommendations