

This extension is subject to the definitions, conditions and exclusions of the crisis response insurance policy wording and to the particular exclusions, terms and conditions appearing below.

Insured losses

The underwriters agree to indemnify the **assured** up to USD 150,000 in respect of the following insured losses occurring during the period of insurance, subject to the following terms, conditions, exclusions and definitions:

1. Underwriters shall be liable in the event of a **kidnap** in respect of **ransom** only.

Exclusions

For the purposes of this extension the following exclusion is completely deleted:

2. no cover is provided under this policy for **ransom** or losses caused by or arising from or attributable to any actual or attempted payment made by the **assured** or an **insured person** in response to a **ransom** demand

For the purposes of this extension the following exclusions are added:

10. (Off premises robbery exclusion) The deliberate surrender of a **ransom** in any face to face encounter unless the **ransom** is being conveyed for the sole purpose of paying a previously communicated **ransom** demand.
11. (On premises robbery exclusion) The payment of a **ransom** either at the **kidnap** location of one or more **insured persons** or where the **extortion** demand is first made, unless a **ransom** demand has already been received prior to bringing the **ransom** to that location.

Conditions

For the purposes of this extension the following condition is added:

- 1.c when requesting the reimbursement hereunder of a **ransom**, be able to demonstrate that such **ransom** had been surrendered under duress.