

POLICY NUMBER:

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**MULTINATIONAL KIDNAP AND RANSOM –  
TRAVEL SECURITY EVACUATION**

This endorsement modifies insurance provided under the following:

MULTINATIONAL KIDNAP AND RANSOM COVERAGE FORM

**A.** The following Travel Security Evacuation Coverage is added to **Section I – Coverage:**

**Travel Security Evacuation**

We will indemnify you for the following losses resulting directly from a “travel security evacuation” that takes place in the “coverage territory” during the policy period:

1. Costs incurred by you or a “covered person” for travel to the nearest place of safety or to the “resident country” by economy fare unless other means of transport are required because of availability, practicality or risk to the life of the “covered person”;
2. Costs incurred by you or a “covered person” while the subject of a “travel security evacuation” for reasonable accommodation, up to a maximum period of seven days;
3. Consultant expenses and fees of the “designated vendor”; and
4. Personal effects left behind and irrecoverably lost by the evacuated “covered person”.

**B.** The following is added to **Section II – Exclusions:**

This insurance does not apply to any “travel security evacuation” arising out of:

1. Violation by you or a “covered person” of the laws or regulations of the country of which they are a national;
2. The failure by you or a “covered person” to properly procure or maintain immigration, work, residence or similar visas, permits or other documentation;
3. A debt, insolvency, commercial failure, the repossession of any property by a title holder or any other financial cause;
4. The failure by you or a “covered person” to honor any contractual obligation or bond or to obey any conditions in a license;
5. “Repatriation” of “covered persons” who are nationals or permanent residents of the country in which the “insured event” takes place;
6. “Insured events” arising out of natural disasters including but not limited to earthquake, flood, fire, famine, volcanic eruption or windstorm; or
7. Any actual or threatened exposure to:
  - a. Ionizing radiation or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
  - b. Radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component.

**C.** The following is added to **Section III – Limits of Insurance:**

Travel Security Evacuation

1. The Travel Security Evacuation Limit – Per Covered Person shown in the Schedule above is the most we will reimburse you for the “travel security evacuation” of any one “covered person”.
  2. The Travel Security Evacuation Limit – Per Insured Event shown in the Schedule above is the most we will reimburse you for the “travel security evacuation” of all “covered persons” resulting from any one “insured event”.
  3. The Travel Security Evacuation Limit – Annual Aggregate is the most we will reimburse you for all “travel security evacuations” during the policy period.
  4. The Personal Effects Limit – Per Covered Person shown in the Schedule above is the most we will reimburse you for personal effects left behind and irrevocably lost by a “covered person” in any one “travel security evacuation”.
- D. Solely with respect to Travel Security Evacuation Coverage, the following replaces the definition of “insured event” in **Section V – Definitions**:

“Insured event” means the “travel security evacuation” of a “covered person”.

- E. The following definitions are added to **Section V – Definitions**:

“Travel security evacuation” means “repatriation” necessitated by:

1. Officials of the “resident country” issuing, for security-related reasons, a recommendation that a category or categories of persons that include a “covered person” should leave the country in which that “covered person” is:
  - a. Employed full-time, but is not a citizen; or
  - b. Is based on temporary assignment or traveling on business for you;
2. A “covered person” being expelled or declared persona non grata on the written authority of the recognized government of the country where the “covered person” is employed or traveling on business for you;
3. The wholesale seizure, confiscation or expropriation of your property, plant or equipment located in the country where the “covered person” is employed or traveling on business for you; or
4. Both you and the “designated vendor” agree that, for security related reasons, a “covered person” should leave the country.

“Repatriation” means the return of a “covered person”, or a “covered person’s” body in case of death, to his or her “resident country”.

“Resident country” means the country of which a “covered person” is a national or permanent resident.