

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MULTINATIONAL KIDNAP AND RANSOM – EXPRESS KIDNAP

This endorsement modifies insurance provided under the following:

MULTINATIONAL KIDNAP AND RANSOM COVERAGE FORM

A. The following Express Kidnap Coverage is added to **Section I – Coverage:**

Express Kidnap

We will indemnify you for the following losses resulting from an “insured event” that takes place in the “coverage territory” during the policy period:

1. “Ransom” that has been surrendered;
2. “Additional expenses” paid by you;
3. “Personal accident”. As a condition of reimbursement for any “personal accident”, the injured person must submit to examination, at our expense, by physicians of our choice as often as we reasonably require; and
4. Reasonable and necessary consultant expenses and fees of a “designated vendor” for responding to an “express kidnap”.

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

This exclusion does not apply an “express kidnap”.

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

The Express Kidnap Limit – Per Insured Event shown below or in the Declarations is the most we will reimburse you for “ransom”, “additional expenses”, “personal accident” and reasonable and necessary consultant expenses and fees of a “designated vendor” resulting from any one “express kidnap”.

Express Kidnap \$ _____ Per Insured Event

D. Solely with respect to Express Kidnap Coverage, the following replaces the definition of “insured event” in **Section V – Definitions:**

“Insured event” means an “express kidnap” that first occurs during the policy period. If any “express kidnap” is carried out in furtherance of any other “express kidnap”, “kidnap”, “extortion”, “detention” or “hijack”, all such events will be deemed a single “insured event”.

E. The following is added to **Section V – Definitions:**

“Express kidnap” means the illegal holding under duress of a “covered person”, for a period of less than six hours, while travelling in or in close proximity to a motor vehicle by a person or group who demand or intend to demand a “ransom” as a condition of the “covered person’s” release.