

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MULTINATIONAL KIDNAP AND RANSOM – THREAT RESPONSE EXPENSE

This endorsement modifies insurance provided under the following:

MULTINATIONAL KIDNAP AND RANSOM COVERAGE FORM

A. The following Threat Response Expense Coverage is added to **Section I – Coverage:**

Threat Response Expense

We will indemnify you for the reasonable and necessary consultant expenses and fees of a “designated vendor” for “threat response services” resulting directly from an “insured event” that takes place in the “coverage territory” during the policy period.

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

Threat Response Services

1. The Threat Response Services Limit – Per Insured Event shown below or in the Declarations is the most we will reimburse you for all reasonable and necessary consultant expenses and fees of a “designated vendor” for “threat response services” resulting from any one “insured event”.
2. The Threat Response Services Limit – Annual Aggregate shown below or in the Declarations is the most we will reimburse you for all reasonable and necessary consultant expenses and fees of a “designated vendor” for “threat response services” during the policy period.

Threat Response Services \$ _____ Per Insured Event

Threat Response Services \$ _____ Annual Aggregate

C. Solely with respect to Threat Response Expense, the following replaces the definition of “insured event” in **Section V – Definitions:**

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

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

“Threat” means a threat made by a person or a group against you, a “covered person” or your “property”, without an accompanying “ransom” demand or “extortion”, to do or attempt to do any of the following:

1. Inflict bodily harm to, wrongfully abduct or detain a “covered person”;
2. Damage, destroy or contaminate any “property”; or
3. Reveal confidential or proprietary information.

“Threat response services” means the assessment of a “threat” and the temporary protection of the threatened person or “property” for a maximum period of 30 days from the date the “threat” is received.