

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**MULTINATIONAL KIDNAP AND RANSOM –
DISAPPEARANCE INVESTIGATION AND EXPENSE**

This endorsement modifies insurance provided under the following:

MULTINATIONAL KIDNAP AND RANSOM COVERAGE FORM

A. The following Disappearance Investigation and Expense Coverage is added to **Section I – Coverage:**

Disappearance Investigation and Expense

We will indemnify you for the reasonable and necessary consultant expenses and fees of a “designated vendor” for “disappearance 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:**

Disappearance Services

1. The Disappearance Expense 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 “disappearance services” resulting from any one “insured event”.
2. The Disappearance Expense 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 “disappearance services” during the policy period

Disappearance Expense \$ _____ Per Insured Event

Disappearance Expense \$ _____ Annual Aggregate

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

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

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

“Disappearance services” means the investigation and related expenses resulting from the disappearance of a “covered person” while traveling on business for you, for a maximum period of 90 days from the date the disappearance was first reported to or discovered by you.