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## Crisis Solution (Corporate) 2.0 Endorsement

### TIGER KIDNAPPING

It is agreed that:

1. The policy is amended by adding the following schedule:

#### Tiger Kidnapping Schedule

Tiger Kidnapping Limits of Liability  
(all amounts specified are for each single **Tiger Kidnapping**):

1. Tiger Kidnapping Overall Limit of Liability: USD [ ]
  2. **Ransom**: USD [ ]
  3. **Legal Liability Loss**: USD [ ]
  4. Additional Expenses: USD [ ]
  5. (a) **Death or Disability Benefits**: USD [ ]  
(b) **Death or Disability Benefits** Maximum Benefit Sum: USD [ ]
  6. **Crisis Consultants** fees and expenses: unlimited
2. Insurance Cover 1, Ransom, is amended by adding the following:  

The **Insurer** shall also reimburse the **Policyholder** for **Ransom** surrendered by an **Insured** as a result of a **Tiger Kidnapping** which commences during the **Policy Period** and within the **Territory**.
  3. In Section 2, Definitions, the definition of **Insured Event** is amended by adding the following:  

For the purposes of Insurance Cover 1.1 (Ransom), Insurance Cover 1.3 (Crisis Consultant Response), Insurance Cover 1.7 (Legal Liability), Insurance Cover 1.8 (Additional Expenses) and Insurance Cover 1.9 (Death or Disability Benefit), **Insured Event** also means a **Tiger Kidnapping**. For the purposes of all the other Insurance Covers, **Insured Event** does not include a **Tiger Kidnapping**.

A result of this is that, as well as cover with regard to **Tiger Kidnappings** being afforded under Insurance Cover 1.1 (Ransom), cover with regard to **Tiger Kidnappings** is afforded under Insurance Cover 1.3 (Crisis Consultant Response), Insurance Cover 1.7 (Legal Liability), Insurance Cover 1.8 (Additional Expenses) and Insurance Cover 1.9 (Death or Disability Benefit).
  4. In Section 2, Definitions, the definition of **Ransom** is amended by adding the following:  

**Ransom** also means money or **Property** surrendered or to be surrendered by or on behalf of an **Insured** to meet a **Tiger Kidnapping** demand.
  5. Section 2, Definitions, is amended by adding the following:  

**Tiger Kidnapping** means:

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- (i) the illegal holding captive of a relative of a director, officer or employee of a **Company** by a person (other than an **Insured Person**) or group (not including an **Insured Person**) making a demand to that director, officer or employee that they surrender money or **Property** located on a **Company's Premises** in exchange for the release of that relative; or
  - (ii) a claim made to a director, officer or employee of a **Company**, by a person (other than an **Insured Person**) or group (not including an **Insured Person**) making such demand, to be illegally holding captive a relative of that director, officer or employee.

6. Section 3, Limits of Liability, is amended by adding the following section:

**Limits of Liability for Tiger Kidnappings**

Section 3.1, Limits of Liability Other Than for Death or Disability Benefit, does not apply to **Tiger Kidnappings**.

For each single **Tiger Kidnapping**, the maximum amount the **Insurer** shall pay or reimburse for **Loss or Expense** (other than fees and expenses of the **Crisis Consultants**) is the amount specified in Item 1 of the Tiger Kidnapping Schedule (“the Tiger Kidnapping Overall Limit of Liability”). Then, for each single **Tiger Kidnapping**, the maximum amount the **Insurer** shall pay or reimburse:

- (i) for **Ransom** under Insurance Cover 1.1 is the amount specified in Item 2 of the Tiger Kidnapping Schedule;
- (ii) for **Legal Liability Loss** under Insurance Cover 1.7 is the amount specified in Item 3 of the Tiger Kidnapping Schedule;
- (iii) for additional expenses under Insurance Cover 1.8 is the amount specified in Item 4 of the Tiger Kidnapping Schedule;
- (iv) for **Death or Disability Benefits** under Insurance Cover 1.9 is the amount specified in Item 5(a) of the Tiger Kidnapping Schedule

Each amount referred to in (i) to (iv) immediately above is a part of and not in addition to the Tiger Kidnapping Overall Limit of Liability.

For each single **Tiger Kidnapping**, the amount the **Insurer** shall pay or reimburse for the fees and expenses of the **Crisis Consultants** under Insurance Cover 1.3 is, as specified in Item 6 of the Tiger Kidnapping Schedule, unlimited.

**Death or Disability Benefits:** notwithstanding whatever amount is specified in Item 5 of the Schedule (this policy's main Schedule) as the Maximum Benefit Sum, the Maximum Benefit Sum with regard to each single **Tiger Kidnapping** is the amount specified in Item 5(b) of the Tiger Kidnapping Schedule.

7. In Section 4.1, Notifications, the words “in the case of **Kidnapping, Hijacking or Extortion**” are amended by adding the following:

or **Tiger Kidnapping**

8. In Section 5, Exclusions, Exclusion (iii) (Robbery (face to face)) and Exclusion (iv) (Robbery (at event location)) are both amended by adding the following:

(this exclusion shall not apply to a **Tiger Kidnapping**);