



Crisis Solution

Assault (commercial) Endorsement

Schedule:

Limit of Liability

The Limit of Liability in respect of **Assault** cover is in addition to the main Policy limits:

USD [] in the annual aggregate per **Policy Period** with the following sub-limits:

Section 1.3 - Response Consultants: USD [] per **Insured Event**;

Section 1.5 - Additional Expenses: USD [] per **Insured Event**; and

Section 1.6 -- Accidental Death and Disability Benefit: USD [] per **Insured Person** and USD [] per **Insured Event**.

In consideration of the premium charged and subject to all Policy terms, conditions and exclusions, the Policy is extended to include **Assault** cover as specified below.

1. The **Insurer** shall be liable in respect of the following **INSURANCE COVERS**:

Section 1.3 -- **Response Consultant**,
Section 1.5 -- **Additional Expenses**,
and
Section 1.6 -- **Accidental Death and Disability Benefit**,

in the event of an **Assault** during the **Policy Period**.

2. For the purposes of this Endorsement only, Section 2 -- **DEFINITIONS** is amended and extended as follows:

Assault means the physical attack upon an **Insured Person** on the **Insured's** premises or during an activity that the **Insured** has sponsored which results in death or **Permanent Total Disablement**. The weapon used to perpetrate the act must have been brought to the **Insured's** premises. The attack must appear in the regional print or televised media coverage within forty-eight (48) hours of the incident.

Permanent Total Disablement means serious disability which necessarily and continuously prevents the **Insured Person** from attending to their normal duties and the certification by two qualified medical practitioners approved by the **Insurer** who deem the **Insured Person** as beyond hope of improvement.

3. For the purposes of this Endorsement only, Section 3 -- **CONDITIONS** is extended as follows:

- a. It is a condition precedent the insurer's liability that :
 1. the **Assault** is reported to the police within 24 hours and a police report obtained;
 2. the **Assault** is reported to the **Insurer** and / or the **Response consultants** by the use of dedicated crisis response hotline within 7 days of the **Assault**;
- b. The amount shown in the Schedule above shall be the maximum amount recoverable by any one **Insured Person** taking both the coverage offered by the crisis Solution policy and this extension combined into consideration.

4. For the purposes of this Endorsement only, Section 3 -- **EXCLUSIONS** is extended as follows:

The **Insurer** shall not be liable in respect of death or **Permanent Total Disablement** caused directly or indirectly by:

- any war including civil war, act of invasion or coup; or
- the **Insured Person** taking part in military services or operations; or
- any **Assault** at the hand of a family member; or
- mysterious or unexplained disappearance of the **Insured Person**; or
- the **Insured Person's** own criminal act.

5. **LIMITS OF LIABILITY** shall be extended as specified in the Schedule above.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

