



Crisis Solution

Political Repatriation and Relocation Endorsement (Foreign Nationals)

Schedule:

Limit of Liability

Limit of Liability in respect of **Political Repatriation** and **Relocation** cover is in addition to main Policy limits:

USD [] per **Insured Event** and USD [] in the aggregate per **Policy Period**; sub-limited to USD 10,000 per **Insured Event** in respect of personal effects;

Response Consultants: UNLIMITED

In consideration of the premium charged and subject to all Policy terms, conditions and exclusions, this Policy is extended to include **Political Repatriation** and **Relocation** cover as specified below:

1. For the purpose of this Endorsement only, Section 1 -- **INSURANCE COVERS** is extended to the following fees and expenses:

Evacuation and Repatriation Costs: Reasonable and necessary costs incurred by an **Insured Person** to travel (Economy class fares) to the nearest place of safety or to the **Resident Country** whilst the subject of an **Evacuation Advisory**;

Relocation Costs: Reasonable and necessary costs incurred by an **Insured Person** to travel (Economy class fares) and return to the country from which they have been evacuated. The relocation must take place no more than two (2) years after the **Political Repatriation** was completed and when the **Evacuation Advisory** is no longer in effect;

Salary: 100% of each repatriated director, officer and employee's gross salary including bonuses, commissions, cost of living adjustments, pension and/or welfare contributions and allowances paid by the **Policyholder** which were contractually due at the time and for up to one hundred and eighty (180) days after the **Political Repatriation**, or until the date of **Relocation**, whichever shall first occur;

Personal Effects: the value of personal effects left behind and irrecoverably lost by the repatriated **Insured Person** up to the limit shown in the Schedule; and

Responses Consultant: Fees and expenses of the **Response Consultants**,

in the event of a **Political Repatriation** during the **Policy Period**.

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

Evacuation Advisory means a formal recommendation issued during the **Policy Period** by an **Official Authority** of the **Resident Country** that a class or group of persons, which includes an **Insured Person**, must leave the country they are located in.

Official Authority means the United Kingdom Foreign and Commonwealth Office, the United States Department of State or similar government authority of the **Insured's** country.

Political Repatriation means the evacuation of one or more **Insured Person(s)** or, in the event of death, their remains, from the country where the **Insured Person(s)** is employed or visiting (but is not a national of), to the nearest safe location or to their **Resident Country** as a result of:

- an **Evacuation Advisory**; or
- an **Insured Person** being expelled or declared persona non-grata by legal governmental authorities where the **Insured Person** is employed or visiting; or

- the wholesale seizure, confiscation, nationalisation, expropriation or deprivation of the **Policyholder's Property** by a governmental authority; or
- the **Insured** and the **Response Consultants** agreeing that such **Political Repatriation** is necessary.

Relocation means the return of an **Insured Person** who has been the subject of a **Political Repatriation** to the country from which they had been repatriated.

Resident Country means the country where the **Policyholder** is domiciled or of which an **Insured Person** is a national.

For the purposes of this Endorsement only, the definition "**Insured Event**" is extended to include **Political Repatriation** and **Relocation** in regards to **Insured Person(s)**.

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

In respect of the **Political Repatriation** and **Relocation** covers only, the **Insurer** will not be liable in respect of any losses caused by, arising from or attributable to any of the following:

- violation by the **Insured** of the laws or regulations of the country where the **Insured Person** is employed or visiting;
- the failure by the **Insured** to properly procure or maintain immigration, work, residence or similar visas, permits or other documentation;
- the failure by the **Insured** to honour any contractual obligation or bond or to obey any conditions in a license;
- the **Political Repatriation** or **Relocation** of **Insured Persons** who are nationals of the country where the **Insured Person** is employed or visiting;
- natural disasters, including but not limited to earthquake, flood, fire, famine, volcanic eruption or windstorm; or,
- the **Political Repatriation** or **Relocation** of **Insured Persons** where at inception of the Policy an **Official Authority** has issued and/or has in force a recommendation, for reasons other than medical, that categories of person which include the **Insured Persons** should leave or not travel to the country in which that **Insured Person** is temporarily resident.

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

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

