



Crisis Solution

# Hostage Crisis Endorsement

## Schedule:

### Limit of Liability

Limit of Liability in respect of **Hostage Crisis** cover is in addition to main Policy limits:

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

**Ransom:** USD [ ] per **Insured Event**

**Response Consultants:** UNLIMITED

**Legal Liability:** USD [ ] per **Insured Event**

**Additional Expenses:** USD [ ] per **Insured Event**

**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 **Hostage Crisis** cover as specified below.

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

- Section 1.1 -- **Ransom**,
- Section 1.3 -- **Response Consultant**,
- Section 1.4 -- **Legal Liability**,
- Section 1.5 -- **Additional Expenses**, and
- Section 1.6 -- **Accidental Death and Disability Benefit**,

in the event of a **Hostage Crisis** lasting for a period exceeding one (1) hour.

2. Section 2 -- **DEFINITIONS** is amended and extended as follows:

For the purpose of this Endorsement only, the definition of "**Insured Event**" shall include **Hostage Crisis**.

**Hostage Crisis** means the illegal holding of one or more **Insured Person(s)** by an **Opposing Party** who demands that a set of specified terms are met as a condition of the release of such **Insured Person(s)**.

**Opposing Party** means any person(s) other than an **Insured Person** who is illegally holding one or more **Insured Person(s)**.

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

- demands for the specified terms must be made either against the **Policyholder** or any **Insured Person(s)**;
- demands for specified terms may include, but are not limited to, demands for **Ransom**.

4. Section 4 -- **EXCLUSIONS** is extended as follows:

For the purpose of this Endorsement only, the following Exclusions are deleted in their entirety: **Section 4.3 -- Robbery (Off premise)** and **Section 4.4 -- Robbery (On premise)**.

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

**ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.**



Bring on tomorrow

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