Premium Summary

Premium Summary displays total premiums by coverage. For additional details of the premiums for each coverage, please refer to the Premium Details section of this letter.

**PREMIUM SUMMARY**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Total Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreign Commercial General Liability</td>
<td>$1,000</td>
</tr>
<tr>
<td>Foreign Commercial Auto Liability</td>
<td>$50</td>
</tr>
<tr>
<td>Foreign Voluntary Compensation and Employers Liability</td>
<td>$2,000</td>
</tr>
<tr>
<td>Foreign Commercial Travel Accident and Sickness</td>
<td>$364</td>
</tr>
<tr>
<td>Corporate Kidnap and Ransom/Extortion</td>
<td>$650</td>
</tr>
<tr>
<td><strong>Total Premium (US$)</strong></td>
<td><strong>$4,064</strong></td>
</tr>
</tbody>
</table>

**Policy Level and/or Multilevel Coverage Endorsements/Forms**

- WS0899WR (02/08) Amended Notice Of Cancellation
- WS83242WR (02/08) Common Conditions and Definitions
- 89338WR (05/05) Coverage Territory-Amended (Excluded Locations)
- 84025WR (07/04) Declarations
- 93640 AMS (08/06) TAS Card
- 79075WR (12/04) Unintentional Error and Omissions Endorsement
- WS0287WR (10/06) What to do if a Loss Occurs

**Foreign Commercial General Liability**

Limits of Insurance:

- $2,000,000 Master Control Program Aggregate Limit
- $1,000,000 General Aggregate Limit
- $1,000,000 Products-Completed Operations Aggregate Limit
- $1,000,000 Personal and Advertising Injury Limit
- $1,000,000 Each Occurrence Limit
- $50,000 Damage to Premises Rented To You Limit
- $10,000 Medical Expense Limit

Forms/Endorsements

- WS1107WR (09/08) Accidental Death & Dismemberment Insurance
- WS1227WR (01/09) Crisis Response Coverage Extension
- 79038WR (04/06) Deletion of Fellow Employee Exclusion
- 78990WR (11/03) Employee Benefits Liability Insurance Provides Claims Made Coverage Additional Declarations
- 79004WR (11/03) Exclusion-Designated Professional Services
- 83771WR (12/03) Exclusion-Injury to Participants
- 83238WR (04/06) Foreign CGL Coverage Part
- 84022WR (02/04) Foreign CGL Schedule of Limits
Foreign Business Auto Liability

Covered Autos includes (if checked):

- [ ] Owned Private Passenger Autos
- [ ] Owned Autos - other than Private Passenger
- [x] Hired Autos
- [x] Nonowned Autos

Limits of Insurance

<table>
<thead>
<tr>
<th></th>
<th>Coverage A - Liability Coverage Limit (any one accident)</th>
<th>Coverage B - Medical Expense Coverage (each accident limit)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$1,000,000</td>
<td>$10,000</td>
</tr>
</tbody>
</table>

Forms/Endorsements

- 83866WR (01/04) Exclusion - Injury to Participants
- 83240WR (03/04) Foreign Auto Liability Coverage Part
- 83991WR (01/04) Foreign Auto Liability Schedule of Limits

Foreign Voluntary Compensation And Employers Liability

<table>
<thead>
<tr>
<th>Classification of Employee</th>
<th>Part One - Employee Injury Benefits Insurance</th>
<th>Part One - Supplemental Repatriation Expenses</th>
<th>Part Two - Employers Liability Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S. Employee</td>
<td>Not Covered</td>
<td>Not Covered</td>
<td>Not Covered</td>
</tr>
<tr>
<td>U.S. Employee Traveler</td>
<td>State of Hire</td>
<td>Covered</td>
<td>Covered</td>
</tr>
<tr>
<td>Canadian Employee</td>
<td>Not Covered</td>
<td>Not Covered</td>
<td>Not Covered</td>
</tr>
<tr>
<td>Canadian Employee Traveler</td>
<td>Province of Hire</td>
<td>Covered</td>
<td>Covered</td>
</tr>
<tr>
<td>Third Country National</td>
<td>Not Covered</td>
<td>Not Covered</td>
<td>Not Covered</td>
</tr>
<tr>
<td>Local Hire or National</td>
<td>Not Covered</td>
<td>Not Covered</td>
<td>Not Covered</td>
</tr>
</tbody>
</table>

Limits of Insurance:

<table>
<thead>
<tr>
<th></th>
<th>Limit of Liability for Part One - Supplemental Repatriation Expense Per Person</th>
<th>Limit of Liability for Part Two - Employers Liability Injury by Accident Each Accident</th>
<th>Limit of Liability for Part Two - Employers Liability Injury by Disease Coverage Part Limit</th>
<th>Limit of Liability for Part Two - Employers Liability Injury by Disease Each Employee</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$100,000</td>
<td>$1,000,000</td>
<td>$1,000,000</td>
<td>$1,000,000</td>
</tr>
</tbody>
</table>

Business Operation(s) conducted at or from: Anywhere in the world within the coverage territory

Forms/Endorsements

- WS0978WR (03/08) Accidental Death & Dismemberment Insurance
- WS0979WR (03/08) Explanation of Assistance Services
- WS0992WR (03/08) Flight Concentration Reporting Requirements
- WS84015WR (03/08) Foreign Voluntary Compensation & EL Schedule of Limits
- WS0971WR (03/08) Foreign Voluntary Compensation and Employers Liability Coverage Part
- WS1042WR (03/08) Policyholder Notice WC Form
Foreign Travel Accident and Sickness

Classification of Insured Person(s) (if checked)

☑ North American Employees(s)
☐ Employee(s) other than North American employee(s)
☐ Scheduled Individual(s) or Group(s) - endorsed separately
☐ Eligible spouse  (Principal Sum Insured = 50% of the amount shown below for Coverage A-B)
☐ Eligible children (Principal Sum Insured = 10% of the amount shown below for Coverage A-B)

Limits of Liability

Coverage A - B Accidental Death and Dismemberment - 24-Hour Protection
(subject to percentages per Table of Losses)

$10,000  Principal Sum Insured, each Insured person or five (5) times the insured person’s annual salary whichever is the lower
$100,000  Aggregate Limit any one accident for all insured persons

Coverage C - Accidental and Sickness Medical Expense

$5,000  Covered medical expense, each Insured person each Injury or Sickness
$500  Deductible per Insured person, per each Injury or Sickness

Coverage D - Emergency Medical Evacuation

$100,000  Covered Expenses, each Insured person each Serious injury or sickness

Coverage E - Emergency Family Travel

$10,000  Covered Expenses, each Insured person
$100,000  Maximum for all Insured person(s) any one Accident or Sickness

Coverage F - Repatriation of Remains

$20,000  Covered Expense, each Insured person
$100,000  Maximum for all Insured person(s) any one Accident or Sickness

Forms/Endorsements
- 84496WR (06/04)  Assistance Services Explanatory Endorsement
- 83233WR (08/08)  Travel Accident and Sickness Coverage Part
- 84013WR (11/06)  Travel Accident and Sickness Schedule of Limits

Corporate Kidnap And Ransom/Extortion

Limits of Insurance

Each Insured Event Limit:   $5,000,000

Coverage Part Aggregate Limit:   $10,000,000

Each Loss Component Limit:

Ransom Monies $1,000,000
In-Transit/Delivery $1,000,000
Expenses $1,000,000
Consultants Expenses $1,000,000
Judgements, Settlements, and Defense Costs $1,000,000
Death or Dismemberment $100,000 any one person and $1,000,000 Each Insured Event

Quote for OWASP FOUNDATION INC.
Deductible: **NIL**

**Forms/Endorsements**

- 83237WR(02/07)  Kidnap & Ransom/Extortion Coverage Part
- 83996WR (02/07)  Kidnap & Ransom/Extortion Schedule of Limits
- WS0537 (03/07)  KRE Cards
- 89338WR (05/05)  KRE-Coverage Territory - Amended (Excluded Locations)
Premium Details

Premium Details displays gross premiums by coverage.

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Policy Premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreign Commercial General Liability</td>
<td>$1,000</td>
</tr>
<tr>
<td>Foreign Commercial Auto Liability</td>
<td>$50</td>
</tr>
<tr>
<td>Foreign Voluntary Compensation and Employers Liability</td>
<td>$2,000</td>
</tr>
<tr>
<td>Foreign Commercial Travel Accident and Sickness</td>
<td>$364</td>
</tr>
<tr>
<td>Corporate Kidnap and Ransom/Extortion</td>
<td>$650</td>
</tr>
<tr>
<td><strong>Total Policy Premium (US$)</strong></td>
<td><strong>$4,064</strong></td>
</tr>
<tr>
<td>Master Policy Minimum Earned Premium</td>
<td>$2,500</td>
</tr>
<tr>
<td>Master Policy Deposit Premium</td>
<td>$4,064</td>
</tr>
</tbody>
</table>