

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

Coverage	Total Premium
Foreign Commercial General Liability	\$1,000
Foreign Commercial Auto Liability	\$50
Foreign Voluntary Compensation and Employers Liability	\$2,000
Foreign Commercial Travel Accident and Sickness	\$364
Corporate Kidnap and Ransom/Extortion	\$650
Total Premium (US\$)	\$4,064

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:

<u>\$2,000,000</u>	Master Control Program Aggregate Limit
<u>\$1,000,000</u>	General Aggregate Limit
<u>\$1,000,000</u>	Products-Completed Operations Aggregate Limit
<u>\$1,000,000</u>	Personal and Advertising Injury Limit
<u>\$1,000,000</u>	Each Occurrence Limit
<u>\$50,000</u>	Damage to Premises Rented To You Limit
<u>\$10,000</u>	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
☒ Hired Autos
☒ Nonowned Autos

Limits of Insurance

\$1,000,000

Coverage A - Liability Coverage Limit (any one accident)

\$10,000

Coverage B - Medical Expense Coverage (each accident limit)

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

Classification of Employee	Part One - Employee Injury Benefits Insurance	Part One - Supplemental Repatriation Expenses	Part Two - Employers Liability Coverage
U.S. Employee	Not Covered	Not Covered	Not Covered
U.S. Employee Traveler	State of Hire	Covered	Covered
Canadian Employee	Not Covered	Not Covered	Not Covered
Canadian Employee Traveler	Province of Hire	Covered	Covered
Third Country National	Not Covered	Not Covered	Not Covered
Local Hire or National	Not Covered	Not Covered	Not Covered

Limits of Insurance:

<u>\$100,000</u>	Limit of Liability for Part One - Supplemental Repatriation Expense Per Person
<u>\$1,000,000</u>	Limits of Liability for Part Two - Employers Liability Injury by Accident Each Accident
<u>\$1,000,000</u>	Limits of Liability for Part Two - Employers Liability Injury by Disease Coverage Part Limit
<u>\$1,000,000</u>	Limits of Liability for Part Two - Employers Liability Injury by Disease Each Employee

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)

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

Coverage C - Accidental and Sickness Medical Expense

<u>\$5,000</u>	Covered medical expense, each Insured person each Injury or Sickness
<u>\$500</u>	Deductible per Insured person, per each Injury or Sickness

Coverage D - Emergency Medical Evacuation

<u>\$100,000</u>	Covered Expenses, each Insured person each Serious injury or sickness
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Coverage E - Emergency Family Travel

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

Coverage F - Repatriation of Remains

<u>\$20,000</u>	Covered Expense, each Insured person
<u>\$100,000</u>	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	<u>\$1,000,000</u>
In-Transit/Delivery	<u>\$1,000,000</u>
Expenses	<u>\$1,000,000</u>
Consultants Expenses	<u>\$1,000,000</u>
Judgements, Settlements, and Defense Costs	<u>\$1,000,000</u>
Death or Dismemberment	<u>\$100,000</u> any one person and <u>\$1,000,000</u> Each Insured Event

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.

PREMIUM DETAILS

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