

## Tower One: 1st Party up to \$25M Limit of Liability

### Policy limit for:

#### 1. Civil Commotion

**1st party coverage:** Policy limit in respect of damage and /or financial loss / temporary premises / medical services and hospitalization costs:

Sub-limited cover:

- Additional expenses
- Death or disablement
- Deprivation
- Extra expense
- Funeral expenses

#### 2. Sabotage

**1st party coverage:** Policy limit in respect of damage and /or financial loss / temporary premises / medical services and hospitalization costs:

Sub-limited cover:

- Additional expenses
- Death or disablement
- Deprivation
- Extra expense
- Funeral expenses

#### 3. Terrorism

**1st party coverage:** Policy limit in respect of damage and /or financial loss / temporary premises / medical services and hospitalization costs:

Sub-limited cover:

- Additional expenses
- Death or disablement
- Demolition, restitution and rebuild
- Deprivation
- Extra expense
- Funeral expenses

#### 4. Vicious Attack

**1st party coverage:** Policy limit in respect of damage and /or financial loss / temporary premises / medical services and hospitalization costs:

Sub-limited cover:

- Additional expenses
- Death or disablement
- Demolition, restitution and rebuild
- Deprivation
- Extra expense
- Funeral expenses

## **Sub-limited cover for 1st party coverage:**

### **5. Assault**

Sub-limited cover:

- Additional expenses
- Death or disablement
- Deprivation
- Expenses
- Extra expense
- Financial loss costs
- Funeral expenses

### **6. Blackmail**

Sub-limited cover:

- Additional expenses
- Expenses
- Extra expense
- Financial loss costs

### **7. Deprivation**

Financial loss where no damage occurs at the real property and/or property but the policyholder suffers loss(es) as a result of deprivation from each of the following insured event(s):

- Civil commotion, sabotage, terrorism, threat and vicious attack or a series of connected acts thereto.
- Assault, detention, hostage crisis and kidnap or a series of connected acts thereto.

### **8. Detention**

Sub-limited cover:

- Additional expenses
- Deprivation
- Expenses
- Extra expense
- Financial loss costs

### **9. Disappearance**

Sub-limited cover:

- Additional expenses
- Extra expense
- Ransom

### **10. Emergency Repatriation**

Sub-limited cover:

- Emergency repatriation & evacuation costs

**11. Employee Dishonesty**

Sub-limited cover:

- Additional expenses
- Extra expense

**12. Extortion**

Sub-limited cover:

- Additional expenses
- Expenses
- Extra expense
- Financial loss costs
- Ransom
- Ransom / in transit / delivery

**13. Hijack**

Sub-limited cover:

- Additional expenses
- Death or disablement
- Expenses
- Extra expense
- Financial loss costs
- Funeral expenses
- Ransom
- Ransom / in transit / delivery

**14. Hostage Crisis**

Sub-limited cover:

- Additional expenses
- Death or disablement
- Deprivation
- Expenses
- Extra expense
- Financial loss costs
- Funeral expenses
- Ransom
- Ransom / in transit / delivery

**15. Kidnap**

Sub-limited cover:

- Additional expenses
- Death or disablement
- Deprivation
- Expenses
- Extra expense
- Financial loss costs

- Funeral expenses
- Ransom
- Ransom / in transit / delivery

**16. Radicalization**

Sub-limited cover:

- Additional expenses
- Extra expense
- Financial loss cost

**17. Stalking**

Sub-limited cover:

- Additional expenses
- Extra expense
- Financial loss costs

**18. Threat**

Sub-limited cover:

**USD 2,500,000** each of the following insured event(s):

- Civil commotion
- Sabotage
- Terrorism
- Vicious Attack or a series of connected acts thereto.

**USD 500,000** each of the following insured event(s):

- Assault
- Blackmail
- Deprivation
- Detention
- Employee Dishonesty
- Extortion
- Hijack
- Hostage Crisis
- Kidnap
- Radicalization
- Stalking or a series of connected acts thereto.



### **Tower Two: 3rd Party Cover Sub-Limited**

#### **Up to 15% of 1st Party's limit of liability for Judgments, settlements & defense costs:**

1. Civil Commotion
2. Sabotage
3. Terrorism
4. Vicious Attack

#### **\$500,000 for the following insured events combined and in the annual aggregate for Judgments, settlements & defense costs:**

5. Assault
6. Blackmail
7. Deprivation
8. Detention
9. Disappearance
10. Emergency Repatriation
11. Employee Dishonesty
12. Extortion
13. Hijack
14. Hostage Crisis
15. Kidnap
16. Radicalization
17. Stalking
18. Threat



### **Tower Three: Consultants Costs**

#### **Unlimited Crisis Consultant costs response for:**

1. Detention
2. Disappearance
3. Extortion
4. Hijack
5. Hostage Crisis
6. Kidnap

#### **\$1M Crisis Consultant costs for the following insured events combined and in the annual aggregate:**

7. Assault
8. Blackmail
9. Civil Commotion
10. Deprivation
11. Emergency Repatriation
12. Employee Dishonesty
13. Radicalization
14. Sabotage
15. Stalking
16. Terrorism
17. Threat
18. Vicious Attack

#### **\$25,000 consultant costs for:**

19. Cyber Extortion
20. Product Tampering