

DISAPPEARANCE EXPENSE EXTENSION ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

**CORPORATE KIDNAP AND RANSOM/EXTORTION INSURANCE POLICY
CRISIS COVERAGE INSURANCE POLICY**

SECTION II., DEFINITIONS, subsection N., Loss, subparagraph 4. CONSULTANT EXPENSES is amended to include the following:

- c. We will pay for the costs of service by our approved Kidnap/Ransom and Extortion consultant (or other pre-approved independent security consultant) provided to those persons specified in item VI., Insured Persons listed in the declarations page solely and directly as a result of the disappearance of an Insured Person for a period exceeding 48 hours from the last contact.

SECTION II., DEFINITIONS, is amended to include the following for the purposes of this endorsement only:

Services means the investigation and other relevant expenses (including reward and advertising as recommended by the consultant) resulting from the disappearance for a period not to exceed ninety (90) days from the date the disappearance was first reported.

LIMITS OF INSURANCE APPLICABLE TO THIS ENDORSEMENT:

Our maximum Limit of Insurance will not exceed the following by reason of any one loss:

<u>\$100,000</u>	each loss
<u>\$100,000</u>	each annual aggregate

If the insured person is not located within 12 months of the disappearance and you can produce satisfactory evidence of his/her death directly as a result of an Insured Event, the appropriate death benefit (Death and Dismemberment) will apply to such disappearance provided the recipients of the benefit will sign an agreement to refund such money to us if the Insured Person is subsequently found to be alive.