



Contract Details

Policy No.:	B0507N17DH04500
Attaching to delegated Underwriting Authority:	Not applicable
Type:	Group Personal Accident and Travel Insurance
Form:	As attached.
Assured:	CISV International Ltd
Address of the Assured:	Mea House Ellison Place Newcastle Upon Tyne NE1 8XS
Insured Person(s):	Participants in CISV International programmes and events organised by the Assured as more fully defined herein
Period of Insurance:	From: 1 st February 2017 To: 31 st January 2019 Both days inclusive at Local Standard Time at the place where the loss occurs Subject to annual resigning at anniversary date
Interest:	To reimburse the Insured Person(s) on behalf of the Assured for expenses paid by them as a result of Accident or Sickness, or loss or damage incurred by program members participating in activities organized by the Assured (including travel to/from such activities) incepting during the Policy period.
Sum Insured:	As set out in the attached Schedule of Benefits.
Conditions:	All terms and conditions as set forth in the attached wording. Underwriters agree accept claims in other currencies at prevailing rates at Inception. Maximum duration anyone Trip - 45 days including cover for a period of up to ten days whilst the Insured Person is not engaged in the Assured's activities but is on vacation within the country of activity or a nearby country, or is in any country whilst taking vacation as part of the Trip , in accordance with CISV International Basic Program Rules up to a maximum of 45 days in all. Emergency Crisis Management services to be provided by Security Exchange through Intana Emergency contact details as stated below Emergency Medical and Repatriation Services to be provided by Intana. Emergency Contact Details:



Tel: +44 (0)1444 442204 (option 1 for assistance, option 2 for claims)

Fax: +44 (0)1444 410 527

email: CISVassistance@intana-assist.com

All Medical and Repatriation and Crisis Management claims to be administered through Intana, contact details as attached.

Including:-

1. War Risks as per wording.
 2. Medical and Other Expenses incurred in the United Kingdom. Emergency Other Terms, Conditions and Exclusions as more fully defined herein. Crisis Management Extension as attached.
- Nuclear, Chemical, Biological Terrorism Exclusion Clause as attached.
E U Disclosure Clause as attached Sanctions Clause LMA3100 as attached

Supplemental Clauses:

Crisis Management Extension as attached Nuclear, Chemical, Biological Terrorism Exclusion Clause as attached;
E U Disclosure Clause as attached
Sanctions Clause LMA3100 as attached

Territorial Limits:

Worldwide

The premium:

Village	GBP18.00 per person per trip.
Interchange	GBP18.00 per person per trip.
Step Up	GBP18.00 per person per trip.
Seminar Camp	GBP18.00 per person per trip.
Youth Meeting	GBP15.00 per person per trip.
International Peoples Project	GBP15.00 per person per trip.
Conferences, Meetings and other events	GBP15.00 per person per trip

(In the event that a trip does not exceed 7 days in total, a premium rate of GBP 12.60 per person per trip is applied)

Payable and adjustable as follows:-

Minimum & Deposit of GBP 10,000
2nd Instalment Premium GBP 60,000

Premium payment terms:

Minimum & Deposit Premium payable at Inception.
2nd Instalment Premium Payable at 1 July 2017.
Adjustments on Actual Numbers payable at annual anniversary and at expiry.

Taxes payable by the Assured and administered by Underwriters:

10% Insurance Premium Tax

Taxes payable by Insurers and Administered by Insured or their Agent:

None

Law and Jurisdiction:

This insurance shall be governed by and constructed in accordance with the laws of England and Wales



Insurer Contract Documentation

In the event of a dispute between the Assured and the Underwriters this insurance shall be subject to the exclusive jurisdiction of the courts of England and Wales

This contract document details the contract terms entered into by the insurer(s) and constitutes the contract document.

Any further documentation changing this contract agreed in accordance with the contract change provisions set out in this contract, shall form the evidence of such change

SCALE OF PERMANENT DISABILITIES

The percentage of the Sum Insured under Item 8 of the Schedule of Benefits in respect of Permanent Disablement is as follows:

Head

Loss of osseous substance of the skull in all its thickness	
surface of at least 6 sq.cm.	40%
surface of 3 to 6 sq.cm.	20%
surface of less than 3 sq.cm.	10%
Removal of Lower Jaw	100%
Partial removal of the lower jaw, rising section in its entirety or half of the maxillary bone	40%
Complete deafness in both ears	100%
Complete deafness in one ear	30%
Loss of Speech	100%

Upper Limbs

	Right	Left
Considerable loss of osseous substance of the arm (definite and incurable lesion)	50%	40%
Shoulder ankylosis	40%	30%
Elbow ankylosis		
in favourable position (15 degrees round the right angle)	25%	20%
in unfavourable position	40%	35%
Extensive loss of osseous substance of the two bones of the forearm (definite and incurable lesion)	40%	30%
Ankylosis of the wrist in favourable position (straight and in pronation)	20%	15%
Ankylosis of the wrist in unfavourable position (flexion or strained extension or supine position)	30%	25%
Total loss of thumb	20%	15%
Partial loss of thumb (ungual phalanx)	10%	5%
Total ankylosis of thumb	20%	15%
Total amputation of forefinger	15%	10%
Amputation of two phalanges of forefinger	10%	8%
Amputation of the unguual phalanx of forefinger	5%	3%
Simultaneous amputation of thumb and forefinger	35%	25%
Amputation of thumb and a finger other than forefinger	25%	20%
Amputation of two fingers other than thumb and forefinger	12%	8%
Amputation of three fingers other than thumb and forefinger	20%	15%
Amputation of four fingers including thumb	45%	40%
Amputation of four fingers excluding thumb	40%	35%
Amputation of the median finger	10%	8%
Amputation of a finger other than thumb, forefinger and median	7%	3%

Lower Limbs

Partial loss of foot (sub-ankle-bone disarticulation)	40%
Partial loss of foot (medio-tarsal disarticulation)	35%
Partial loss of foot (tarso-metatarsal disarticulation)	30%
Complete Paralysis of the external popliteal sciatic nerve	30%
Complete Paralysis of the internal popliteal sciatic nerve	20%
Complete Paralysis of two nerves (popliteal sciatic external and internal)	40%
Anchylosis of the hip	40%
Anchylosis of the knee	20%
Loss of osseous substance from thigh or both bones of the leg (incurable condition)	60%
Loss of osseous substance of the knee-pan with considerable separation of the fragments and considerable difficulty of movements in stretching the leg	40%
Loss of osseous substance of the knee-pan while the movements are preserved.	20%
Shortening of the lower limb by at least 5 cm.	30%
Shortening of the lower limb by 3 to 5 cm.	20%
Shortening of the lower limb by 1 to 3 cm.	10%
Total amputation of all the toes	25%
Amputation of four toes including big toe	20%
Amputation of four toes	10%
Anchylosis of the big toe	10%
Amputation of two toes	5%
Amputation of one toe other than the big toe	3%

Anchylosis of the fingers (other than thumb, and forefinger) and of the toes (other than the big toe) shall only entitle to 50% of the compensation which would be due for the loss of the said members.

Permanent disabilities not mentioned above shall be compensated in accordance with their seriousness as compared with that of those mentioned, the occupation of the **Insured Person** not being taken into consideration.

The partial or total "functional" disablement, not specifically dealt with in the Scale of Permanent Disabilities, of a limb or an organ is treated like the partial or total loss of the said limb or organ.

The total compensation payable in respect of several disablements due to the same **Accident** is arrived at by adding together the various percentage, but shall not exceed in total 100% of the amount of benefit for Item 4.

If the **Insured Person** is left-handed, the percentages set out above for the various disabilities of the right upper limb and left upper limb will be transposed



CISV INTERNATIONAL LIMITED

TRAVEL INSURANCE WORDING

CONDITIONS PRECEDENT TO UNDERWRITERS' LIABILITY

It is a condition precedent to the liability of Underwriters under this Policy that the **Insured Person** shall not participate in any activity which a qualified medical practitioner has stated, recommended or advised that they should not participate in.

DEFINITIONS

1. **"Bodily Injury"** means **Bodily Injury** which:
 - (a) is sustained by the **Insured Person** during a **Trip**, and
 - (b) is caused by an **Accident**, and
 - (c) solely and independently of any other cause, except illness directly resulting from, or medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of the **Insured Person** within twelve calendar months from the date of the **Accident** by which such injury is caused.
2. **"Accident"** means an event caused by external, violent and visible means but shall include
 - (a) exposure to the elements resulting from a mishap to a conveyance in which the **Insured Person** is travelling and
 - (b) **Hi-Jack** or any attempt thereat and exposure resulting therefrom.
3. **"Hi-Jack"** means unlawful seizure or wrongful exercise of control of an aircraft or conveyance or the crew thereof in which the **Insured Person** is travelling as a passenger. Cover under this Policy shall continue whilst the **Insured Person** is subject to the control of the person(s) or their associates making the **Hi-Jack** and during travel direct to his domicile and / or original destination for a period not exceeding 12 months from the date of the **Hi-Jack**.
4. **"Paralysis"** means total and irreversible **Paralysis** of a hand, an arm, a foot or a leg.
5. **"Permanent Total Disablement"** means disablement which entirely prevents the **Insured Person** from attending to his usual business or occupation, or in the case of the **Insured Person** having no business or occupation, disablement which confines him immediately and continuously to his residence, and which lasts twelve calendar months and at the expiry of that period being beyond hope of improvement.
6. **"Loss Of A Limb"** means loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes total and irrecoverable loss of use of hand, arm, foot or leg.
7. **"Medical Expenses"** means medical, surgical, specialists' fees and/or hospital, nursing home, nursing attendance charges, x-ray and/or costs of physiotherapy, ambulance, massage, therapeutic and/or manipulative treatment and/or surgical and medical requisites.
8. **"Air Travel"** means being in or on or boarding an aircraft for the purpose of flying therein or alighting therefrom following a flight.
9. **"Close Relative"** shall mean wife, husband, parent, father-in-law, mother-in-law, child, brother or sister and shall also include any other relative whose death, injury or sudden illness necessitates the presence of the **Insured Person**.

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10. **"Insured Person"** means a person on a **Trip** or program member for the purpose of participating in activities organised by the Assured and for whom the Assured has paid or agreed to pay the applicable premium specified herein and shall include travel to and from such activities
 11. **"Trip"** means a journey undertaken for a CISV activity or programme, commencing during the Period of Insurance (but subject always to General Conditions 1 and 3). A **Trip** commences from the time the **Insured Person** leaves their normal place of residence to travel to where the Assured's activities are taking place and continues until such time as the **Insured Person** returns to their normal place of residence after having taken part in such activities. It may include up to ten days whilst the **Insured Person** is not engaged in the Assured's activities but is on vacation within the country of activity or a nearby country, or is in any country whilst taking vacation as part of the **Trip**, in accordance with CISV International Basic Program Rules. The maximum duration of anyone **Trip** shall be 45 days.
 12. **"Repatriation Expenses"** means reasonable travelling expenses incurred for the repatriation of the **Insured Person**, including the cost of transporting the **Insured Person** from the airport to an appropriate medical facility nearest his place of residence or his place of residence, or in the case of death reasonable funeral expenses and expenses incurred in transporting the body or ashes and in making the necessary arrangements.
 13. **"Valuables"** means jewellery, furs, platinum, gold and silver articles, watches, binoculars, telescopes, photographic equipment, computers, mobile phones, audio equipment and video equipment.
 14. **"Money"** means coins, bank and currency notes, postal orders, signed travellers and other cheques, travel tickets, current postage stamps, petrol and other coupons, driving licences, Passports and green cards, which is taken by the **Insured Person** for personal use during the **Trip**
 15. Words in the masculine gender shall include the feminine.
 16. **"Excess (Deductible)"** shall mean the first amount of a claim, expressed as a monetary amount or a percentage of the loss, which the Assured / **Insured Person** must bear.

The Underwriters hereby agree to reimburse the Assured on behalf of the **Insured Person** as follows:

**SECTION A
PERSONAL ACCIDENT INSURANCE**

Underwriters agree to pay in accordance with the **Scale** of Benefits if the **Insured Person** shall sustain **Bodily Injury** during a **Trip**.

EXCLUSIONS APPLICABLE TO SECTION A

The Underwriters shall not be liable for death or disablement arising:-

1. directly or indirectly from disease or natural causes or medical or surgical treatment (unless rendered necessary by an **Accident** covered hereunder) or suicide or attempted suicide or insanity or the **Insured Person's** own criminal act.
2. from any of the following activities where they are organised by the Assured or form part of the Assured's programme, namely winter sports, (defined as skiing, snow-boarding, tobogganing, mono skiing and bob-sleighing) mountaineering, riding or driving in any kind of race, sports tours or motor competitions.

CONDITION APPLICABLE TO SECTION A

If the **Insured Person** disappears during the period of the **Trip** and his body is not found within one year after his disappearance, and sufficient evidence is produced satisfactory to the Underwriters that leads them inevitably to the conclusion that he sustained accidental **Bodily Injury** and such injury caused his death, Underwriters shall forthwith pay the death benefit under this Insurance provided that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum to the Underwriters if the **Insured Person** is subsequently found to be living.

SECTION B
MEDICAL AND OTHER EXPENSES

Underwriters hereon agree:

- (a) To pay reasonable and necessary **Medical Expenses** (excluding psychiatric treatment), additional hotel and costs of emergency evacuation to nearest appropriate medical facility and/or **Repatriation Expenses** necessarily incurred as the result of the **Insured Person** being **Hi-Jacked**, becoming ill or sustaining **Bodily Injury** during a **Trip** including such expenses as a result of pregnancy but not within two months of the estimated date of delivery, compulsory quarantine, emergency optical expenses and necessary emergency dental expenses or dental treatment arising from such **Bodily Injury**. In respect of any dental treatment this shall only apply to sound natural teeth.
- (b) To pay reasonable travel and hotel expenses of up to 2 relatives or friends (not necessarily an **Insured Person**) who are required to travel to, remain with or escort a severely incapacitated **Insured Person**.
- (c) To pay additional **Repatriation Expenses** necessarily incurred by the **Insured Person** consequent upon the death, sudden illness or injury of the **Insured Person's Close Relative**, fiancée), cohabitant or business colleague.
- (d) To pay for the charter of an Air Ambulance or special use of Air Transport including qualified attendants certified by a fully qualified medical practitioner to be necessary for the repatriation of an **Insured Person** but only when local medical facilities or medical personnel are not considered adequate.
- (e) To pay for:-
- (i) Psychiatric treatment and/or specialist counseling in the event of impairment of physical and/or mental ability of the **Insured Person** as a result of an **Accident** to the **Insured Person**, **Hi-Jack**, terrorism, criminal assault, suicide of any person whilst on the CISV International organised event, earthquake and/or natural disaster occurring whilst the **Insured Person** is on a **Trip** provided such costs are incurred within twelve months of such occurrence.
 - (ii) All costs and expenses incurred in the event of providing a specialist team of qualified professional counselors (including Psychiatrists, Psychologists, Clinical Social Workers, Clergy), and/or qualified medical practitioners, for an event as described in (i) above.
 - (iii) All costs and expenses incurred in providing professional advice and appropriate protocols necessitated as a result of a kidnap or hostage situation involving and **Insured Person**, up to a limit of GBP 5,000 per event. Such advice to be provided to the Assured, or their representatives by the Contracted Security Provider named in Conditions.
- Coverage as described in (i) and (ii) above is subject to an overall sub-limit of GBP4,000 anyone person and GBP75,000 anyone event.
- (f) To pay additional travel and accommodation expenses incurred by the **Insured Person** consequent upon the cancellation or curtailment of scheduled public transport services caused by **Hi-Jack**, avalanche, landslide, riots, strike or civil commotion provided that these occur or commence during a **Trip**.
- (g) To pay the costs of funeral expenses and/or transporting to former place of residence

the remains or ashes of an **Insured Person** who dies during a **Trip**.

- (h) To pay reasonable and necessary **Medical Expenses** on return to **Insured Person's** Country of domicile up to a maximum limit of GBP500 and period of within 30 days of return whichever the lesser, excluding any National Health Service (or equivalent) where applicable in the **Insured Person's** usual country of domicile.
- (i) To pay reasonable and necessary replacement costs (nearest available replacement) in the event of a programme leader unable to attend or inability to continue/carry out Leadership (only to that person) due to **Accident** and/or illness which in turn would inevitably cause the programme participation to be cancelled
- (j) To pay reasonable irrecoverable costs incurred by **Insured Person** following the cancellation of a **Trip** due to illness or **Accident** of the **Insured Person** or due to the programme leader unable to attend or inability to continue/carry out Leadership with no option of replacement detailed in (i) above

Notwithstanding any limit stated in sub-sections (a) to (g) above to the contrary, the Underwriters' total liability under sub-sections (a) to (g) shall not exceed the amount set out in the Scale of Benefits and each **Insured Person** shall be deemed a separate insurance. Nevertheless in the event that the illness or **Bodily Injury** of an **Insured Person** should involve other **Insured Persons** in the forfeiture of commitments for travel and accommodation and/or necessary additional expenses for travel and accommodation, the Underwriters will also pay for such loss and expenses reasonably incurred up to the limit of the respective sums insured of the other **Insured Person**.

Paragraphs (e) and (f) above do not cover expenses directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.

Cover under this Section includes **Medical Expenses** and other expenses incurred in the **Insured Person(s)** usual Country of Domicile provided that the **Insured Person** is on a **Trip** in his usual Country of Domicile or has been repatriated to his usual Country of Domicile. Cover is excess of any National Health Service (or equivalent) where applicable in the **Insured Person's** usual country of domicile.

EXCLUSIONS APPLICABLE TO SECTION B

The Underwriters shall not be liable for loss or expense:-

- 1 arising from any condition from which the **Insured Person** is known to be suffering at the commencement of the **Trip**. This exclusion shall not apply (a) if such condition has been without the necessity of professional treatment or consultation for the twelve months period immediately preceding the commencement of the **Trip** or (b) to any chronic conditions suffered by the **Insured Person** which are controlled by medicine provided the **Insured Person** is not travelling against the advice of a qualified medical practitioner or for the purpose of obtaining medical treatment.
- 2 arising from any of the following activities where they are organised by the Assured or form part of the Assured's programme, namely winter sports (defined as skiing, snow-boarding, tobogganing, mono skiing and bob-sleighting), mountaineering, riding or driving in any kind of race, sports tours or motor competitions,
- 3 arising from pregnancy, except such risks arising from pregnancy as are specifically covered under sub-section (a).
- 4 for medical or surgical treatment of any kind received by the **Insured Person** later than 52 weeks from the date of the **Accident** or the commencement of the illness.
- 5 in respect of any person aged 75 years or over.

6. suicide or attempted suicide or insanity of the **Insured Person** or the **Insured Person's** own criminal act. This Exclusion shall not apply to Section B sub-sections (e) (i) and (ii) and to funeral expenses or costs incurred in transporting the body or ashes of an **Insured Person** back to their place of residence and in making the necessary arrangements.
7. in respect of optical or dental work unless necessarily incurred in an emergency following **Bodily Injury**.
8. In respect of Section B (h) **Insured Person(s)** who's country of Domicile is Australia

CONDITION APPLICABLE TO SECTION B

The Underwriters shall only be liable under Section B (f) if the announcement or outbreak of the strike occurs after the date on which the Insurance was effected in respect of the **Insured Person** concerned.

SECTION C

BAGGAGE, PERSONAL EFFECTS AND EMERGENCY PURCHASES.

Underwriters hereon agree:

1. to indemnify the Assured on behalf of the **Insured Person** up to the amount set out in the Scale of Benefits against loss of or damage to Baggage and Personal Effects including **Valuables** and **Money** which is the property or responsibility of the **Insured Person** occurring during a **Trip**. In respect of property totally lost or destroyed the basis of settlement under this section will be the new replacement cost.
2. in the event of an **Insured Person** being temporarily deprived of their personal possessions and/or effects for a period in excess of 6 hours on his outward journey during the **Trip**, Underwriters will reimburse the **Insured Person** in respect of emergency purchases up to the limit in respect of Emergency Purchases stated in the Scale of Benefits, any amount so paid being deducted from any subsequent claim under article 1 above.

EXCLUSIONS APPLICABLE TO SECTION C

The Underwriters shall not be liable for:-

1. loss or damage directly or indirectly caused by or contributed to, by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
2. loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
3. breakage of glass or china unless caused by an **Accident** to the conveyance in which the article is being carried.
4. damage due to moth, vermin, wear, tear or gradual deterioration.
5. loss arising from confiscation or detention by Customs or other authority.
6. loss or damage which at the time of happening is insured (or would but for the existence of this insurance be insured) by any other insurance except in respect of any excess beyond the amount payable under such other insurance.
7. loss of jewellery, furs, cash, currency, bank notes, travellers cheques, passports, tickets, securities and documents whilst stored, left in accommodation rooms or transported as checked baggage or forwarded as unaccompanied baggage.
8. losses which are not reported to the police or appropriate authorities within 24 hours of discovery or as soon as is reasonably practicable.

CONDITIONS APPLICABLE TO SECTION C

1. For the purpose of this Insurance a pair or set of articles shall be deemed a single item.
2. Special War Inclusion Clause

Notwithstanding Exclusion 2 of Section C Underwriters agree that this Insurance extends to include loss or damage directly or indirectly occasioned by happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power but only whilst the insured property is in any ship or aircraft except that as regards transit by sea or air this extension of cover shall not apply in any port or place of trans-shipment or of final discharge after the ship or aircraft has been in such port or place for fifteen days.

Underwriters may cancel this Special War Inclusion by sending 48 hours notice to the Assured at the Assured's last known address

SECTION D CANCELLATION AND CURTAILMENT

To pay irrecoverable transportation/transit costs necessarily incurred during the Period of Insurance by the **Insured Person**, due to the cancellation or curtailment of an official CISV International event which the **Insured Person** is unable to attend as a result of:

- earthquake,
- natural disaster
- terrorism or,
- the U.K. Foreign Office or U.S. State Department advising against travel to the location where the CISV International event is due to take place.

Underwriters' liability in respect of the above is limited to the amount specified in the Scale of Benefits.

SECTION E PERSONAL LIABILITY

To indemnify the **Insured Person** in respect of all sums the **Insured Person** becomes legally liable to pay, including claimant's costs and defense costs and expenses incurred with Underwriters' consent, as a result of:

- (i) Accidental **Bodily Injury** to or illness of any person,
- (ii) Accidental loss of or damage to the property of any person, occurring whilst the **Insured Person** is on a **Trip**.

Provided always that Underwriters' Limit of Indemnity in respect of anyone **Accident** or event or series of **Accidents** or events arising out of anyone source or original cause shall not exceed the amount specified in the Scale of Benefits inclusive of all costs and expenses.

EXCLUSIONS APPLICABLE TO SECTION E

This Section shall not provide indemnity in respect of:

1. injury or illness of any member of the **Insured Person's** family.
2. loss of or damage to property of any member of the **Insured Person's** family.
3. loss of or damage to property belonging to the **Insured Person** or in his care, custody or control.
4. injury, illness or loss or damage to property arising from
 - i) ownership, possession or use of any vehicle, aircraft or watercraft powered by an engine which exceeds 10 b.h.p.;
 - ii) any criminal, willful or deliberate act of the **Insured Person**;
 - iii) the carrying out of any trade, business or profession or the supply of goods or services;
 - iv) participating in any professional sport;

- v) possession or occupation of land or buildings;
 - vi) any liability assumed by the Assured or the **Insured Person** under any agreement where such liability would not have attached in the absence of such agreement.
5. any liability arising out of the execution of a contract of employment or apprenticeship.
 6. injury, illness, loss or damage directly or indirectly caused by or contributed to, by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 7. injury, illness, loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.

SECTION F TRAVEL DELAY

If the departure of the ship, aircraft or train on which an **Insured Person** is booked to travel in order to get to their planned destination at the commencement or completion of a **Trip** is delayed due to strike, industrial action, adverse weather conditions or mechanical breakdown, Underwriters will pay GBP50 per hour in excess of 6 hours delay up to a maximum of GBP250 to the Assured or an **Insured Person** on behalf of the Assured.

Notwithstanding the above such amounts shall only be payable where the transport carrier or booking agency has not made subsistence or accommodation (where appropriate) provisions for the **Insured Person** in respect of such delay.

GENERAL EXCLUSIONS

Applicable to Sections A & B

1. Notwithstanding anything to the contrary contained herein, Sections A and B of this Policy do not cover loss consequent on:
 - (a) war, whether declared or not, between any of the following countries, namely, China, France, the United Kingdom, the Russian Federation and the United States of America, or
 - (b) war in Europe, whether declared or not (other than civil war but including any enforcement action by or on behalf of the United Nations), in which any of the said countries or any armed forces thereof are engaged.

This Exclusion does not apply to cover as provided by paragraphs (e) and/or (f) of Section B.

2. whilst the **Insured Person** is engaging in **Air Travel** other than as a passenger in a properly licensed aircraft.

GENERAL CONDITIONS (APPLICABLE TO ALL SECTIONS)

1. The Scope of Coverage under this Policy is as provided by the definition of a 'TRIP' and is extended to include cover for a period of up to ten days whilst the **Insured Person** is not engaged in the Assured's activities but is on vacation within the country of activity or a nearby country, or is in any country whilst taking a vacation as part of their return to their normal place of residence.

2. It is hereby understood and agreed that limits and premiums can be accepted in other currencies at rates of exchange prevailing at inception.
3. If a **Trip** for which insurance is effected is not completed within the Period of Insurance due to unforeseen circumstances beyond the control of the **Insured Person**, insurance will be continued until such completion without additional premium up to a maximum of seven days, except as provided for in the **Hi-Jack** definition.
4. The **Insured Person** shall take all reasonable steps to avoid or minimise any loss or damage or expense and to recover any property lost.
5. If the Underwriters become liable for any payment under this Policy in respect of loss or damage the Underwriters shall be subrogated, to the extent of such payment, to all the rights and remedies of the Assured and / or **Insured Person** against any party in respect of such loss or damage and shall be entitled at their own expense to sue in the name of the Assured and/or **Insured Person**. The Assured and/or **Insured Person** shall give to the Underwriters all such assistance in his power as the Underwriters may require to secure their rights and remedies and at Underwriters' request shall execute all documents necessary to enable Underwriters effectively to bring suit in the name of the Assured and/or **Insured Person** including the execution and delivery of the customary form of loan receipt.

CLAIMS PROCEDURES

- (a) The Assured shall advise Intana as soon as reasonably practicable:
 - (i) of any **Accident** which' causes or may cause disablement within the meaning of this Insurance.
 - (ii) in the event of the death of an **Insured Person** resulting or alleged to result from an **Accident**.
 - (iii) of any event which gives rise to or may give rise to claim under Section B.

The procedure for contacting Intana is set out in the endorsement attached to this Policy.

- (iv) in the event of loss of or damage to property as insured by Section C. IF PROPERTY IS LOST OR DAMAGED IN TRANSIT A CLAIM MUST FIRST BE MADE AGAINST THE TRANSPORT CARRIER.
- (b) In the event of a medical emergency which may lead to hospital treatment as an in-patient or emergency repatriation the **Insured Person** should contact Intana as provided in the endorsement attached hereto.
- (c) All certificates, information and evidence required by the Underwriters shall be furnished free of expense to and in the form prescribed by the Underwriters.
- (d) In the event of a claim under Sections A or B a medical adviser or advisers appointed by the Underwriters shall be allowed as often as may be deemed necessary to examine the **Insured Person**.
- (e) In the case of **Accident**, illness or **Bodily Injury** the **Insured Person** concerned must as early as possible place himself under the care of a duly qualified medical practitioner.
- (f) With regard to a claim under Section E Personal Liability no admission, offer, promise or payment shall be made or given by or on behalf of the **Insured Person** without the written consent of Intana and/or Underwriters who shall be entitled to take over and conduct in the name of the **Insured Person** the defence or settlement of any claim or to prosecute in the name of the **Insured Person** for their own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim and the **Insured Person** shall give all such information and assistance as the Underwriters may reasonably require.
7. Any fraud, mis-statement or concealment by an **Insured Person** if unknown to the Assured



in relation to any matter affecting this Insurance or in connection with the 'making of any claim hereunder shall render the Insurance null and void insofar as it relates to the **Insured Person** in question, but any such fraud, mis-statement or concealment by or known to the Assured shall render this whole Insurance null and void and all claims hereunder shall be forfeited.

8. It is hereby agreed that this Insurance shall be governed by English law and that the English courts alone shall have jurisdiction in any dispute arising hereunder.



SCALE OF BENEFITS

Section A (applicable in respect of each Insured Person, each Accident)

Item	Benefit	Sum Insured
1	Death	GBP1,500
2	Loss of one or more limbs and / or loss of sight in one or both eyes	GBP60,000
3	Paralysis	GBP60,000
4	Permanent Disablement	GBP60,000 Percentage of Sum Insured as per Scale of Permanent Disablement attached
5	Permanent Totals Disablement (other than disablement as insured under Items 2, 3 or 4 above)	GBP60,000

Compensation shall not be payable under more than one of the items of the **Scale of Benefits** for Section A in respect of the consequences of one **Accident** to anyone **Insured Person**.

If an **Accident** results in the death of the **Insured Person** within one year following the date of the **Accident** and prior to definite settlement of compensation for disablement, there shall be paid instead of the latter, the compensation provided for in the case of death

Compensation shall only be payable under items of the Scale of Benefits if

- (a) under item 1, death occurs within 12 months of the date of the **Accident**;
- (b) under item 2, loss occurs within 12 months of the date of the **Accident**;
- (c) under item 3, **Paralysis** occurs within 12 months of the date of the **Accident**;
- (d) under item 4, disablement occurs within 12 months of the date of the **Accident**;
- (e) under item 5, the **Insured Person** becomes totally disabled within 12 months of the date of the **Accident** and such disablement lasts 12 months.

Section B (applicable in respect of each Insured Person for each Accident or Illness)

Benefit	Sum Insured	Excess (Deductible)
Medical and other expenses	GBP1,000,000	Nil

Section C - Sum Insured (applicable in respect of each Insured Person, each Trip)

Benefit	Sum Insured	Excess (Deductible)
Baggage and Personal Effects	GBP2,000 but subject to a single item limit of GBP500 anyone item	Nil
	Emergency Purchase GBP250	Nil

Section D - Sum Insured (applicable in respect of each Insured Person, each Trip)

Benefit	Sum Insured	Excess (Deductible)
Cancellation and Curtailment	GBP1,000	Nil

Section E - Sum Insured (applicable in respect of each Insured Person, each Trip)

Benefit	Sum Insured	Excess (Deductible)
Personal Liability	GBP 1 ,000,000	Nil

Section F - Sum Insured (applicable in respect of each Insured Person, each Trip)

Benefit	Sum Insured	Excess (Deductible)
Travel Delay	GBP250	6 Hours each and every loss

Emergency Crisis Management Extension

Benefit	Sum Insured	Excess (Deductible)
Emergency Crisis Management Extension	GBP500,000 each and every event and in the aggregate for all Insured Events during the period	Nil
Risk Prevention Services (in accordance with General Conditions)	GBP1,800	Nil



SUPPLEMENTAL CLAUSES:

EMERGENCY CRISIS MANAGEMENT EXTENSION

This insurance is extended to include Emergency Crisis Management services(as more fully detailed herein) taken up by the Assured during the Period of Insurance in order to reduce the risk of death or injury and/or sickness to an **Insured Person** and provided or co-ordinated by the Contracted Security Provider and/or its partners, hereinafter referred to as the "CSP and/or its partners". This Section shall indemnify the Assured in respect of Insured Losses incurred as a result of any of the Insured Events stated herein.

Insured Event

Shall be a security incident or threat, verified by the CSP and/or its partners, which increases the risk of death or injury and/or sickness to an **Insured Person** and which emanates from one or more of the below Insured Events as defined below or as defined within Definitions:

1. **Armed Attack / Malicious Attack** - means an attack which may give rise to death or injury and/or sickness of one or more **Insured Persons** resulting from or in connection with a Terrorist Incident, Sabotage and/or any Malicious Act, or the CSP's and/or its partners reasonable belief of a threat of such an attack to one or more **Insured Persons**.
2. **Disappearance** - means the disappearance of an **Insured Person**.
3. **Civil Commotion** - means civil commotion or the CSP's and/or its partners reasonable belief of a threat of an imminent Civil Commotion as a result of Riot, **Rebellion**, Insurrection, Coup d'état, murder or assault and/or Terrorist Incident.
4. **Bomb Find/ Bomb Explosion** - means the detection or explosion of a bomb or an explosive device, or the CSP's and/or its partners reasonable belief of a threat of an imminent Terrorist Incident, Sabotage and/or Malicious Act which may cause death or injury and/or sickness to **Insured Persons**.
5. **Natural Disasters** - means the imminent threat or the occurrence of a natural disaster which directly affects **Insured Persons** in the exposed location.
6. **Political Security Incident** - means any imminent or actual political change which causes instability within a country and as a result it is considered by the Assured and the CSP and/or its partners to be a risk of death or injury and/or sickness to the **Insured Person** and that both the Assured and the CSP and/or its partners agree that for security reasons the **Insured Person** should leave the country. These political changes would include but not be limited to:
 1. war, hostilities or warlike operations (whether war be declared or not),
 2. invasion,
 3. act of an enemy foreign to the nationality of the **Insured Person** or the country in, or over, which the act occurs,
 4. civil war,
 5. Riot,
 6. Rebellion,
 7. Insurrection,
 8. Revolution,
 9. overthrow of the legally constituted government,
 10. Civil Commotion assuming the proportions of, or amounting to, an uprising,
 11. military or usurped power,
 12. explosions of war weapons,
 13. utilisation of nuclear, chemical or biological weapons of mass destruction howsoever these may be distributed or combined.

14. murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the **Insured Person** whether war be declared with that state or not,
15. Terrorist Activity.

Insured Losses

The following insured losses are covered under this Section, inclusive of any V A T applied by the CSP and/or its partners, subject to the Conditions and Exclusions of this Section and incurred as a result of an Insured Event:

1. All reasonable and necessary security expenses to provide Emergency Crisis Management Advice and Temporary Security Measures, detailed below in Services provided by the CSP and/or its partners, to the Assured, taken in order to reduce the risk of death or injury and/or sickness to an **Insured Person** and provided by the CSP and/or its partners.
2. All reasonable and necessary fees and expenses charged by the CSP and/or its partners for security materials, equipment, man power and dedicated time.
3. Reasonable costs incurred by the Assured in respect of **Insured Persons** for travel to the nearest place of safety or to the Resident Country and/or necessary accommodation costs arising therefrom, as pre-approved by the CSP and/or its partners.
4. Costs of economy class fares on any licensed common carrier operating from a published timetable incurred by the Assured in respect of an **Insured Person** for the Repatriation and/or Relocation of an **Insured Person**, as pre-approved by the CSP and/or its partners. Where economy class fares on licensed common carriers are unavailable, impractical or where in the opinion of the CSP and/or its partners the risk to the **Insured Persons** life is imminent, the costs for chartered and/or all relevant other modes of transport selected by the CSP and/or its partners shall be covered hereunder.

This Section shall not exceed the amount stated in the Scale of Benefits. All costs incurred by the Assured and the CSP and/or its partners and/or its partners will be justifiable and of reasonable nature.

Services Provided By The CSP (and/or its partners)

The services provided by the CSP and/or its partners, referred to as "Emergency Crisis Management Advice" may include, but not be limited to:

General:

- Post incident advice and support available 24 hours a day
- Effective crisis management support and coordination
- Investigative and forensic support
- Threat assessment and incident trend analysis
- Liaison with medical service provider
- Psychological assessment and support
- Security plan re-evaluation post incident
- Liaison with police, military, government and aid agencies
- 24 hour telephone based language interpreter service

Armed Attack / Malicious Attack:

- Deployment of temporary security manager/coordinator or close escort resource
- Physical and procedural security audits
- Key point surveys
- Local security plan development and implementation
- Confrontation/armed aggression training

- Personal security training
- Security of personnel management
- Defensive driver training

Disappearance:

- Development of a search protocol
- Advice on liaison with the external participants including diplomatic posts
- Advice on liaising with the legal service provider
- Family support
- Liaison with and deployment of specialist search and recovery teams
- Incident coordination

Civil Commotion

- Development and implementation of local and corporate evacuation plans
- Assessment of air route options
- Detailed planning of evacuation options
- Advice on communications, logistics and security issues
- Coordination of tactical evacuation
- Provision of a communications and liaison focal point

Bomb Find/Bomb Explosion

- Advice on implementation of existing bomb threat response plan
- Development of a bomb threat response plan
- Bomb threat assessments
- Advice on search techniques
- Advice on contamination and containment
- Bomb threat awareness training
- Blast on structure surveys
- Security audits

Natural Disasters

- Support in the implementation of existing disaster recovery plans
- Provision of communications focal point and development of communication plans
- Assessment of immediate security and safety issues
- Development of immediate reaction plan
- Assessment of evacuation and recovery options and development of evacuation plan
- Deployment of consultant resource in country subject to conditions
- Liaison with specialist teams on the ground

Political Security Incident

- Threat evaluation and provision of communications and liaison focal point.
- Development and Implementation of local and corporate evacuation plans
- Assessment of air route options
- Detailed planning of evacuation options
- Advice on communications, logistics and security issues
- Coordination of tactical evacuation

Definitions Applicable To This Extension

1. Rebellion means a deliberate, organised and open resistance, by force and arms, to the laws or operations of a government, committed by its citizens or subjects, including acts committed in the furtherance of a Revolution.
2. Civil Commotion means a substantial disturbance of the public peace by three (3) or more persons assembled together and acting with common intent.
3. Riot means a violent disturbance by three (3) or more persons assembled together which threatens the public peace.
4. Sabotage means any act of deliberate subversion that causes damage to or destruction of real or personal property incidental to or arising out of an incident otherwise covered under this Section.
5. Terrorist Incident/Activity means the unlawful use of violence against persons or property to further political objectives, and which is intended to intimidate or coerce a government, individuals or persons to modify their behaviour or policies. Terrorist Incident / Activity does not include:
 - a. any act which is considered an act of war or civil war by the highest political authority in the jurisdiction affected or as defined elsewhere in this Section; or
 - b. an act which cannot be verified by the relevant local government authority as a Terrorist Incident! Activity.
6. Malicious Act means an act with the express or implied intention to cause death, injury and/or sickness to an **Insured Person** caused by anyone whether or not committed during a disturbance of the public peace and includes loss caused by Sabotage and acts committed by any or all persons who are member(s) of an organisation whose aim is or includes the overthrowing of any legal or defacto government by terrorism or violence.
7. Insurrection means a violent rising of citizens or subjects in resistance to their government.
8. Disappearance means loss of communication without explanation for a period in excess of 24 hours.
9. Coup d'état means the overthrow of an existing government by a group of its citizens or subjects.
10. Natural Disaster means Insured Events arising out of natural disasters including but not limited to earthquake, flood, fire, epidemic, pandemic, famine, volcanic eruption or windstorm.
11. Repatriation means the return of the **Insured Person** to his Resident Country.
12. Relocation means the return of an **Insured Person** who has been subject of political security repatriation to the country from which he had been repatriated.
13. Resident Country means the country of which an **Insured Person** is a national. However, in respect of any expatriated or seconded **Insured Persons** covered under this Insurance 'RESIDENT COUNTRY' shall mean the country of expatriation or secondment for the purpose of the **Insured Person's** employment.

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14. Kidnap as defined in the General Conditions
 15. Detention shall be the holding under duress, in the territory specified under territorial limits of the Policy schedule, for a period in excess of 12 hours, of an **Insured Person** for whatever reason and whether held by the authorities legally constituted in the place of custody or by others.

Conditions Applicable To This Extension

- 1 The services covered by this Section may be provided 24 hours a day.
- 2 The territorial limits of this Section of coverage shall be world-wide, subject to any excluded territories as agreed by underwriters and as set forth herein.
- 3 The maximum period for the provision of the CSP's and/or its partners services covered under this Section is 30 days for each Insured Event. Each 30 day period will commence from the time of the notification of the incident or threat to CSP and/or its partners as logged by the CSP and/or its partners (in GMT) during the Period of Insurance, which is subsequently verified as an Insured Event by the CSP and/or its partners.
- 4 If during the 30 day period of provision of the CSP's and/or its partners services a further Insured Event occurs which is deemed, in the CSP's and/or its partners reasonable belief, to be connected to the current Insured Event(s) to which the CSP and/or its partners is providing its services, this will constitute one Insured Event. As a result, no additional 30day period of cover applies.
- 5 If Disappearance of an **Insured Person** occurs and it is subsequently verified by the CSP and/or its partners as Kidnap or Detention, then the services of the CSP and/or its partners under this Section will cease with immediate effect.
- 6 Neither the Underwriters nor the CSP and/or its partners shall be held liable for failure or delay in the CSP and/or its partners providing Crisis Management Advice and Temporary Security Measures due to causes beyond the CSP's and/or its partners reasonable control; including but not limited to, act of god, fire, flood, war, hostilities, or government action.
- 7 The aggregate limit under this Section will be reduced by the total costs incurred by the CSP and/or its partners insured hereunder, prior to any other costs incurred by the Assured insured hereunder.
- 8 Underwriters agree to cover the cost of any Risk Prevention Services provided to the Assured by the CSP during the Period of Insurance, insofar as they are provided in line with the Agreement between the CSP and Special Contingency Risks Limited, up to the Sum Insured for Risk Prevention Services stated in the Schedule of Benefits for the Period of Insurance. Risk Prevention Services contribute to the core security provision of the Insured and the specific services available are as advised to the Insured by Special Contingency Risks Limited.

The Risk Prevention Services provided by the CSP include but are not limited to:

- Research and analysis.
- Crisis management planning and training Security of personnel.
- Evacuation management
- Physical and procedural security surveys and audits
- Terrorist damage

Security design and solutions
Defensive driver training
Hostile environment training
Psychological first aid and trauma awareness

Exclusions Applicable To This Extension

This Section does not include Insured Losses arising from or attributable to:

- 1 Kidnap, ransom, extortion, and acts of piracy.
- 2 unlawful detention.
- 3 violation by the Assured or an **Insured Person** of the laws or regulations of the country of which they are a national.
- 4 the failure of the Assured or an **Insured Person** properly to procure or maintain immigration, work, residence or similar visas, permits or other documentation.
- 5 a debt, insolvency, commercial failure, the repossession of any property by a title holder or any other financial cause.
- 6 the failure of the Assured or an **Insured Person** to honour any contractual obligation or bond or to obey any conditions in a licence.

CONTACT DETAILS

IN RESPECT OF
EMERGENCY MEDICAL AND REPATRIATION SERVICES
AND
EMERGENCY CRISIS MANAGEMENT ADVICE

24-Hour Telephone Service For Advice Or Emergencies

In the event of a medical emergency or for crisis management advice* contact:

Intana
 Intana Claims Department
 Sussex House
 Perrymount Road
 Haywards Heath
 West Sussex
 RH16 1DN
 England

Emergency Assistance and Claims Advice Contact Details

Tel: +44 (0)1444 442 204 (Option 1 for assistance, Option 2 for claims)

Fax: +44 (0)1444 410527

email: CISVassistance@intana-assist.com

A 24-hour medical assistance telephone service is operated by Intana for the **Insured Person's** benefit. If the **Insured Person** is admitted to a hospital or clinic as an inpatient, Intana must be notified within 48 hours of admission in order to confirm the conditions of cover. The **Insured Person** should ask the treating Doctor or Physician to contact Intana immediately the **Insured Person** is admitted in order that such confirmation may be given and direct payment of medical bills arranged. Settlement of hospital bills not paid by the **Insured Person** should be referred to Intana.

If the **Insured Person** has to be repatriated, as provided for under the Medical and Other Expenses Section of this Insurance, Intana must authorise such repatriation.

***Intana work in conjunction with their partner Security Exchange in respect of crisis management and will triage any cases through the security exchange team**

Intana should also be notified as soon as practicable:

- a. of any other injury to the **Insured Person**, for the receipt of any notification, writ, summons or other legal process or
- b. of any event or circumstance for which the **Insured Person** is being held responsible or for which the **Insured Person** might be held responsible.
- c. of any Threat or Incident or Natural Disaster as detailed herein. One of your Key Client Contacts must notify Intana immediately using the contact details above:

The Intana service is provided to help the **Insured Person** and can be contacted at any time of the day or night, when the call will be answered by experienced Assistance Co-ordinators. The **Insured Person** should ensure before making the telephone call that all relevant information is

to hand.

All other terms, conditions and limitations remain unaltered.

The following clause(s) attach to and form part of the contract.

Nuclear, Chemical, Biological terrorism exclusion

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes any losses directly or indirectly arising out of, contributed to or caused by, or resulting from or in connection with any act of nuclear, chemical, biological terrorism (as defined below) regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement:

"Nuclear, chemical, biological terrorism" shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of this insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

"Chemical" agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property,

"Biological" agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans, animals or plants.

If the Underwriters allege that by reason of this exclusion any loss is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

E.U. Disclosure Clause (UK) - LSW 1002

(02/99)

Notice to the Proposer/Insured

The Parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law. Any enquiry or complaint should be addressed in the first instance to your Broker.

If you are not satisfied with the way a complaint has been dealt with, you may ask the Complaints Department at Lloyd's to review your case without prejudice to your rights in law.

The Address is:

Policyholder and Market
Assistance
Lloyd's Market Services,
One Lime Street,
LONDON
EC3M 7HA

Telephone No:

Fax:

Email:



+44 (0)20 7327 5693
+44 (0)207 327 5225
complaints@lloyds.com

Sanctions Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

LMA3100

15 September 2010



INFORMATION

It is hereby noted and agreed that Interchange programme coverage may also incorporate participating in a mini-camp as part of the hosting phase. In the event that a programme is likely to exceed the maximum duration as per the "Trip" definition then this is to be referred to Underwriters on a case by case basis.



SECURITY DETAILS SECTION**REINSURER'S
LIABILITY:**

(RE)INSURERS' LIABILITY CLAUSE

(Re)insurer's liability several not joint

The liability of a (re)insurer under this contract is several and not joint with other (re)insurers party to this contract. A (re)insurer is liable only for the proportion of liability it has underwritten. A (re)insurer is not jointly liable for the proportion of liability underwritten by any other (re)insurer. Nor is a (re)insurer otherwise responsible for any liability of any other (re)insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by a (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown next to its stamp. This is subject always to the provision concerning "signing" below.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is a (re)insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other (re)insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Proportion of liability

Unless there is "signing" (see below), the proportion of liability under this contract underwritten by each (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown next to its stamp and is referred to as its "written line".

Where this contract permits, written lines, or certain written lines, may be adjusted ("signed"). In that case a schedule is to be appended to this contract to show the definitive proportion of liability under this contract underwritten by each (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together). A definitive proportion (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of a Lloyd's syndicate taken together) is referred to as a "signed line". The signed lines shown in the schedule will prevail over the written lines unless a proven error in calculation has occurred.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

LMA3333
21 June 2007



ORDER HEREON: 100% of 100% or to be agreed by Contract Leader only.

BASIS OF WRITTEN LINES: Percentage of Whole.

SIGNING PROVISIONS: In the event that the written lines hereon exceed 100 percent of the order, any written lines "To Stand" will be allocated in full and all other lines will be signed down in equal proportions so that the aggregate signed lines are equal to 100 percent of the order without further agreement of any of the Insurers.

However:

- a) in the event that the placement of the order is not completed by the commencement date of the period of insurance then all lines written by that date will be signed in full;
- b) the Insured may elect for the disproportionate signing of Insurers' lines, without further specific agreement of Insurers, providing that any such variation is made prior to the commencement date of the period of insurance, and that lines written "To Stand" may not be varied without the documented agreement of those Insurers;
- c) the signed lines resulting from the application of the above provisions can be varied, before or after the commencement date of the period of insurance, by the documented agreement of the Insured and all Insurers whose lines are to be varied. The variation to the contracts will take effect only when such Insurers have agreed, with the resulting variation in signed lines commencing from the date set out in that agreement.