



Policy Documentation

CorporateGuard- Excess Elite

POLICY NUMBER: 24612084

CorporateGuard- Excess Elite



American International Group UK Limited
The AIG Building, 58 Fenchurch Street, London EC3M 4AB

Schedule

Policy Number:	24612084		
Item 1. Policyholder	CISV International Ltd		
Address	Mea House Ellison Place Newcastle NE1 8XS		
Business	Volunteer Organisation promoting peace		
Item 2. Policy Period	From 01 February 2019 To 31 January 2020 (Both days inclusive)		
Item 3. Premium + IPT	Deposit Premium:	GBP 7,500.00	
	Plus IPT at 12.00%	GBP 900.00	
	(Calculated on 100.00% of Risk)		
	Total:	GBP 8,400.00	
Item 4. Public/Products Liability	GBP 9,000,000	any one occurrence but limited to any one period of insurance in respect of the Products Liability	
In Excess of:	GBP 1,000,000	any one occurrence but limited to any one period of insurance in respect of the Products Liability	
	Insurer(s)	Policy Number(s)	
Primary	CISV International Insurance Company	00001-000	
Underlying	Not Applicable	Not Applicable	
Item 5. Employers Liability	Not Covered		

Item 6. Motor Third Party Property Damage Not Covered

Item 7. Crisis Containment Management Extension GBP 100,000 any one *Crisis* in the annual aggregate

SIGNED FOR AND ON BEHALF OF THE INSURERS

A handwritten signature in black ink is written over a circular stamp. The stamp contains the text "American International Group UK Limited" around the perimeter and "AIG" in the center.

Dated: 05 February 2019

American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number: 781109). This information can be checked by visiting the FS Register (www.fca.org.uk/register). American International Group UK Limited is registered in England: company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

American International Group UK Limited Privacy Policy is available at <https://www.aig.co.uk/privacy-policy> or by requesting a copy from: Data Protection Officer by email dataprotectionofficer.uk@aig.com

Before providing us with Personal Information about another individual you must (unless we agree otherwise): (a) inform the individual about the content of this notice and our Privacy Policy; and (b) obtain their permission (where possible) to share their Personal Information with us in accordance with the Privacy Policy.

CorporateGuard - Excess Elite

Whereas the insured named in the Schedule hereto has paid or agreed to pay to American International Group UK Limited (hereinafter called "the Insurer") the Premium specified in the Schedule as consideration for the following insurance

1. Insurance Cover

The INSURERS hereby agree to indemnify the Insured to the extent of the limits as specified in Items 4, 5 and 6 of the Schedule hereof in respect of all sums which the Insured shall become legally liable to pay as damages consequent upon bodily injury and loss of or damage to property occurring during the Period of Insurance and arising out of the Business all as more fully described in the Primary Policies (hereinafter called "the Primary Policy").

PROVIDED ALWAYS THAT

- A:** No liability shall attach to the Insurers hereunder unless and until the Primary Insurers have paid or have been held liable to pay the full amount of their ultimate net loss liability as specified in Items 4, 5 or 6 of the Schedule (hereinafter called "the excess any one loss").
- B:** The liability of the Insurers hereunder shall not exceed the amount(s) as specified in Item 4, 5 or 6 of the Schedule.

2. Conditions

- 2.1 It shall be a condition precedent to any liability of the Insurers in respect of any claim under this Policy that the Insured shall have provided the Insurers with a full copy of the Primary Policy (including without limitation any endorsements, memoranda, and all attachments thereto) and the Insurers shall have had a reasonable opportunity being not less than 30 days to review the same and advise the Insured whether any additional terms or conditions or additional premium should apply under this Policy in the light of such review. Any review or investigation or negotiation of any claim by the Insurers prior to receipt of a copy of the Primary Policy shall be without prejudice to the fact that the Insurers shall have no liability to make any payment under the Policy in relation to that claim (including without limitation in respect of defence costs and expenses) unless and until a copy of the Primary Policy is provided to the Insurers and Insurers have had a reasonable opportunity to review the same as aforesaid.
- 2.2 It is the intention of this Policy that in respect of coverage provided under Items 4, 5 and 6 of the Schedule hereto Insurers shall only be bound under the terms of this Policy to "follow the form" of the Primary Policy in the manner described in Condition 2.8
 - (a) to the extent that a copy of that Primary Policy has been provided to the Insurers prior to the Insurers' acceptance of the risk under this Policy; or
 - (b) if the Primary Policy has not been so provided to the extent that the Insurers ought reasonably to have been aware at that time and without specific enquiry of the terms of that Primary Policy.
- 2.3 Without prejudice to Conditions 2.1 or 2.2 above and/or any other of the Insurers' rights howsoever arising if a copy of the Primary Policy is only provided to the Insurers after the date of inception of risk under this Policy the Insurers' liability in respect of any claim under this Policy shall be no greater or wider in scope than would have been the case if the terms of the Primary Policy had been no wider than that contemplated under 2.2(b) above and notwithstanding that the actual terms of that Primary Policy may contain any terms that would otherwise have increased or widened the scope of the Insurers' liability under this Policy.
- 2.4 The term "ultimate net loss" shall be understood to mean the sum actually paid in the settlement of losses for which the Insured are liable after making proper deductions for all recoveries, salvages and other insurances (other than the Primary Policies as stated in the Schedule) whether recovered or not and shall exclude all costs and expenses.

- 2.5 In the event of a claim occurring likely to exceed "the excess any one loss" no costs shall be incurred without the consent of the Insurers who shall be given the opportunity of co-operating in the settlement of claims in which they are interested. Should the claim become adjustable prior to going into Court or judgement be entered for a sum of not more than "the excess any one loss" then no costs shall be payable by the Insurers under this Policy.
- 2.6 Should the sum for which the said claim may be so adjustable exceed "the excess any one loss" then the Insurers hereunder if they consent to proceedings continuing shall contribute to the costs in the ratio that their proportion of the liability for the judgement rendered bears to the whole amount of the said judgement.
- 2.7 In the event that the Insured having the right to appeal a judgement in excess of "the excess any one loss" elect not to appeal such judgement then the Insurers may elect to conduct such appeal at their own cost and expense and shall be liable for the costs and interest incidental thereto but in no event shall the liability of the Insurers exceed the sum(s) as specified in Items 4, 5 and 6 of the Schedule.
- 2.8 It is understood and agreed that subject to the provisions of Conditions 2.1, 2.2, 2.3 and of any Endorsements attached to this Policy, this Policy is subject to the same warranties terms and conditions (except as regards the premium and amount and limit of liability and the renewal agreement if any and except as otherwise provided herein) as are contained in or as may be added to the Primary Policy. No amendment to the Primary Policy during the period of this Policy shall be effective in extending the scope of this Policy until agreed in writing by the Insurers.
- 2.9 It is a condition of this Insurance that the Primary Policy as specified in the Schedule shall be maintained in full force and effect during the Period of Insurance except for any reduction of the aggregate limits (if any) contained in the said Primary Policy solely by payment of claims in respect of losses occurring during the Period of Insurance.
- 2.10 The Insured shall give written notice to the Insurers as soon as practical of any occurrence which could on the basis of bodily injury and loss of or damage to property sustained reasonably be anticipated to involve an amount in excess of 75% of the Primary Policy limit where the Insured is liable for such bodily injury and loss of or damage to property. Solely for the purpose of reporting occurrences the Insured shall in all instances be considered legally liable for such bodily injury and loss of or damage to property.
- 2.11 If the Primary Insurers exercise a right under their policy to pay the limit of indemnity thereunder and only be liable for costs incurred up to the time of such payment then the Insurers under this Policy shall have the right to contest any claim against the Insured in the name of the Insured provided always that in this event the Insurers shall pay all legal costs and expenses incurred with their written consent after the date upon which the Primary Insurers shall have exercised the aforementioned right.
- 2.12 If by reason of the payment of any claim or claims by the Insurers of any Primary Policy as described in the Schedule during the Period of Insurance the amount of indemnity provided by such Primary Policy is
- (a) partially reduced then this Policy shall apply in excess of the reduced amount of the Primary Policy for the remainder of the Period of Insurance
 - (b) totally exhausted then this Policy shall continue in force as Primary Policy until expiry hereof.
- 2.13 Premium designated as Deposit Premium is a deposit premium only which shall be credited to the amount of earned premium due at expiration of this Policy. When the final earned premium is computed at expiration and upon notice thereof to the Insured the Insured shall pay to the Insurers such final earned premium. If the total earned premium is less than the premium previously paid the Insurers shall return to the Insured the unearned portion paid by the Insured. The Insured shall maintain records of such information as is necessary for premium computation and shall send copies of such records to the Insurers at the end of the Period of Insurance and at such times during the Period of Insurance as the Insurers may direct. Premium designated as Minimum Premium shall represent the minimum amount of premium due to the Insurers for the Period of Insurance of this Policy.
- 2.14 The Insurers may cancel this Policy by giving 60 days notice by recorded delivery to the Insured or his agent and in such circumstances the Insured shall then become entitled to the return of a proportionate part of the premium corresponding to the unexpired Period of Insurance.

- 2.15 The proper law of this Policy shall be English law (or Scottish law where the Insured's Head Office is in Scotland) and the Courts of England (or Scotland where the proper law of the contract is Scottish) shall have exclusive jurisdiction in all disputes connected with this Policy.
- 2.16 The Insured shall notify the Insurers in writing of any material changes to the Business or risk. The Insurers reserves the right to accept or deny coverage at the time of such notification and to charge a separate rate and Premium for any such coverage.
- 2.17 No party other than the Insured shall be entitled to enforce any term of the Policy for its own benefit pursuant to the Contracts (Rights of Third Parties) Act 1999 or otherwise.

3. Extension

Crisis Containment Management

- 3.1. The Insurers will reimburse the Insured on the basis detailed herein as a direct result of a *Crisis* commencing during the Period of Insurance and reported to the Insurers in accordance with this Extension.

Any *Crisis* arising out of, based upon or attributable to related, continuous or repeated *Insured Events* shall be considered a single *Crisis* for the purposes of this Extension.

The maximum amount payable by the Insurers under this Extension will be subject to the aggregate limit as stated in Item 7 of the Schedule.

- 3.2. Subject to the Requirements set out in paragraph 3.6 of this Extension, for the purpose of this Extension only, the Insurers shall reimburse the Insured for *Crisis Consultant* fees and costs. Such fees and costs shall be approved and paid by the Insured and submitted to the Insurers for approval and reimbursement under this Policy. *Crisis Consultant* costs are limited to fees or costs incurred within the *Crisis Coverage Period*.

- 3.3. **Exclusions specific to this Extension:**

The Insurers are not liable for the payment of any loss directly or indirectly caused by or resulting from:

- (a) circumstances that affect the industry in which the Insured conducts its business activities;
- (b) governmental regulations which affect another country or the industry in which the Insured conducts its business activities;
- (c) changes in population, customer tastes, economic conditions, seasonal sales variations, or competitive environment;
- (d) any fraudulent act committed by any of the Insured's senior executives.

- 3.4. **Definitions specific to this Extension:**

- (a) **Adverse Publicity** means any negative reporting of an *Insured Event* in local, regional or national media (including but not limited to radio, television, newspaper and/or magazines) which has potential to cause a *Material Interruption*.
- (b) **Crisis** means any decisive, unstable or crucial time in the Insured's affairs or business resulting from an *Insured Event* that:
 - (i) has directly caused a *Material Interruption*; or
 - (ii) has the potential to cause:
 - (A) imminent *Financial Loss*; or
 - (B) *Adverse Publicity*;for the Insured if left unmanaged.
- (c) **Crisis Consultants** means the independent crisis consultants previously approved by the Insurers for use by the Insured in connection with a *Crisis*.
- (d) **Crisis Coverage Period** means the period of time commencing when the *Crisis* is first reported to the Insurers and ending not later than 30 days thereafter.

- (e) **Financial Loss** means:
 - (i) within a 48 hour period, the price per share of the Insured's common stock decreases by 10% net of the change in the Standard & Poor's Composite Index or any other comparable index used to measure the stock exchange in which the Insured lists its common stock; or
 - (ii) a decrease greater than 20% in the consolidated revenues of the Insured.
- (f) **Insured Event** means an occurrence that in the good faith opinion of the Insured comprises of an event or circumstance which in the absence of crisis containment management could potentially give rise to a claim under this Policy.
- (g) **Material Interruption** means a disruption or break in the continuity of the Insured's normal business operations, which:
 - (i) requires the direct involvement of all of the Insured's board of directors or senior executives and diverts their concentration from their normal operating duties; and
 - (ii) is likely to have a significant negative impact on the Insured's revenues, earnings or net worth.

3.5. **Additional General Provisions applicable to this Extension** **Changes in risk during the Period of Insurance**

If during the Period of Insurance:

- (i) the Insured consolidates with or merges into, or sells all or substantially all of its assets to any other person or entity or group of persons and/or entities acting in concert; or
- (ii) any person or entity, whether individually or together with any other person or persons, entity or entities acquires an amount of the outstanding shares representing more than 50% of the voting power for the election of directors of the Insured, or acquires the voting rights of such an amount of such shares;

(either of the above events herein referred to as the "*Transaction*"),

then the cover provided under this Extension is amended so as to apply only to *Crisis* committed prior to the effective date of the *Transaction*.

The Insured shall give the Insurers written notice of the *Transaction* as soon as practicable but not later than 30 days after the effective date of the *Transaction*.

3.6. **Requirements**

Subject to the specific requirements set out in the paragraph below the Insured will, as a condition precedent to the obligations of the Insurers under this Extension of the Policy, give immediate notice to the Insurers of any *Crisis* by telephoning the CRISIS CENTRE HOTLINE available globally twenty-four hours a day, seven days a week at the following numbers:

Direct Dial outside Canada and U.S.: **+1.817.826.7236**

USA / Canada: (toll free) **+1-866-926-8457**

Any event that meets the following conditions will be reported to the Insurers in the time period indicated:

- (i) any event that results in regional or national media coverage (print, radio or television) and relates to an *Insured Event*, must be reported to the Insurers within 24 hours of the media coverage, if the Insurers has not previously been notified of the event by the Insured;
- (ii) any event that results in the filing of a claim or litigation against the Insured and relates to an *Insured Event*, must be reported to the Insurers within 48 hours of the claim/litigation filing, if the Insurers has not previously been notified of the event by the Insured.

Reporting of an event does not guarantee that it will be considered an *Insured Event*. In all cases, when the initial reporting of the event under this Policy is made verbally, written notification containing a complete description of the event must be submitted, when requested by the Insurers, by writing to The Contingency Claims Manager, American International Group UK Limited, 2-8 Altyre Road, Croydon CR9 2LG.

SIGNED FOR AND ON BEHALF OF THE INSURERS

A handwritten signature in black ink is written over a circular stamp. The stamp contains the text "American International Group UK Limited" around the perimeter and "AIG" in the center.

DATE: 05 February 2019

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Before providing us with Personal Information about another individual you must (unless we agree otherwise): (a) inform the individual about the content of this notice and our Privacy Policy; and (b) obtain their permission (where possible) to share their Personal Information with us in accordance with the Privacy Policy.

How the Insurer uses Personal Information

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Commercial Lines Complaints Procedure

We believe you deserve a courteous, fair and prompt service. If there is any occasion when our service does not meet your expectations please contact us using the appropriate contact details below and provide the Policy/Claim Number and the name of the Policyholder/Insured to help us deal with your comments quicker.

Claims related complaints

Claims Manager:

American International Group UK Limited, 2-8 Altyre Road, Croydon, CR9 2LG

Telephone: +44 (0) 208 681 2556

Facsimile: +44 (0) 208 253 7515

All other complaints

Customer Relations Unit:

American International Group UK Limited, 2-8 Altyre Road, Croydon, CR9 2LG

Telephone: +44 (0) 208 649 6666

Facsimile: +44 (0) 208 680 7330

Email: uk.customer.relations@aig.com

Online: www.aig.com [please select "contact us" followed by "your feedback"]

We will acknowledge the complaint within 5 business days of receiving it, keep you informed of progress and do our best to resolve matters to your satisfaction within 8 weeks. If we are unable to do this you may be entitled to refer the complaint to the Financial Ombudsman Service (FOS) who will review your case. We will provide full details of how to do this when we provide our final response letter addressing the issues raised.

If we are unable to resolve your concerns within 8 weeks, you may be entitled to refer the complaint to the Financial Ombudsman Service. We will provide full details of how to do this when we provide our final response letter addressing the issues raised.

The FOS can be contacted at:

Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Telephone: 08000 234 567

(free for people phoning from a "fixed line", i.e. a landline at home)

0300 123 9 123

(free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

Email: complaint.info@financial-ombudsman.org.uk

Following this complaint procedure does not affect your right to take legal action.

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. If we are unable to meet our financial obligations you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information about compensation scheme arrangements is available at www.fscs.org.uk or call (freephone) on 0800 678 1100 or 020 7741 4100.

Endorsements

Endorsement(s) attaching to and forming part of Policy Number 24612084 in the name of CISV International Ltd

Endorsement Number 1 - SC271a

Asbestos Exclusion

This Policy excludes all liability which is directly or indirectly caused by or alleged to be caused by or contributed to in whole or in part by or arising out of the manufacture of, mining of, use of, sale of, installation of, survey or investigation of, management of, removal of, distribution of, existence of or exposure to asbestos products, asbestos fibres or asbestos dust, or property or materials containing any of the foregoing, including without limitation all liability to pay claimants' or the Insured's legal costs and expenses or any other costs and expenses, howsoever incurred in the investigation, defence and/or settlement of any claim against an Insured or in respect of any other inquest, inquiry, enforcement action, or proceedings in which the Insured may be involved in relation to any of the foregoing.

Endorsement Number 2 - SC851

Public/Products Liability Clauses Non USA

It is understood and agreed that Item 4 Public/Products Liability section of this Policy excludes all liability:

1. (a) in respect of injury (as defined in the Primary Policy) sustained by an employee which arises out of and in the course of his employment by the Insured in the Business
- (b) attaching to the Insured or his insurer under any workmen's compensation unemployment compensation or disability benefits law or under any similar law
- (c) for loss of or damage to property belonging to the Insured or in the care custody or control of the Insured or any employee other than
 - (i) premises and their contents not belonging to or leased or rented to the Insured at which the Insured is undertaking work in connection with the Business
 - (ii) premises including fixtures and fittings leased or rented to the Insured unless liability is assumed under agreement and would not have attached in the absence of such agreement
- (d) arising from the ownership possession or use by or on behalf of the Insured of any mechanically propelled vehicle including any trailer or apparatus attached thereto in circumstances where the Insured is responsible for insurance or equivalent security under any legislation governing the use of such vehicle or where indemnity is provided by any other insurance
- (e) arising from the ownership possession or use by or on behalf of the Insured of any vessel or craft made or intended to be airborne
- (f) arising out of any products which with the knowledge of the Insured are incorporated into any craft made or intended to be airborne

- (g) arising from the ownership possession or use by or on behalf of the Insured of any vessel or craft made or intended to be waterborne other than watercraft not owned by but used by the Insured for
 - (i) business entertainment unless the Insured is responsible for insurance
 - (ii) and hand propelled or sailing watercraft not exceeding 8 metres used in territorial waters
- (h) arising out of advice design specification given for a fee other than claims for bodily injury and loss of or damage to property
- (i) arising from Financial Loss unless such loss is a direct result of bodily injury loss of or damage to property for which indemnity is provided by this Policy

for the purposes of this Exclusion Financial Loss shall be deemed to mean –

A pecuniary or economic loss or expense

- (j) arising in the United States of America its territories and possessions or Canada or in respect of which legal proceedings are brought in the countries specified or where legal proceedings are brought outside such countries to enforce an award whether by way of reciprocal agreement or otherwise
- (k) arising out of the discharge dispersal release or escape of smoke vapours soot fumes acids alkalis toxic chemicals liquids or gases waste materials or other irritants contaminants or pollutants into or upon land the atmosphere or any watercourse or body of water

but it is agreed that this exception does not apply in respect of bodily injury loss of or damage to property which arises directly or indirectly from Pollution or where such Pollution or Contamination is caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific time and place during the Period of Insurance

for the purpose of this Exclusion "Pollution or Contamination" shall be deemed to mean

- (i) all pollution or contamination of buildings or other structures or of water or land or the atmosphere and
- (ii) all injury or damage directly or indirectly caused by such pollution or contamination

all Pollution or Contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place

in respect of all Pollution and Contamination occurrences the liability of the Insurers shall not exceed the limit as specified in Item 4 of the Schedule for any one Period of Insurance.

Endorsement Number 3 - SC274

Sexual Abuse or Molestation Exclusion

This insurance does not apply to bodily injury and loss of or damage to property arising out of:

1. The actual, threatened or alleged sexual abuse, sexual molestation, sexual assault, sexual victimization, physical abuse, physical assault, any resulting mental or emotional injury or any coercion to engage in sexual activities on the part of any employee, assistant, volunteer or member of any facility owned, operated or maintained by the Policyholder or

The negligent, employment, investigation, supervision, reporting to the proper authorities or failure to so report or retention of any employees, assistant, volunteer or member of any facility owned, operated or maintained by the Policyholder whose conduct would be excluded by paragraph 1 above.

Endorsement Number 4 - SC14

Sanctions Limitation

Notwithstanding anything contained herein to the contrary the following Condition is added to this Policy:

Section 2. Conditions

- 2.18 The Insurers shall not be deemed to provide cover and the Insurers shall not 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 the Insurers, its parent company or its ultimate controlling entity 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 USA.

Endorsement Number 5 - SC2018

Data Protection Act (Sub-limited)

It is understood and agreed that the total liability of the Insurer for all amounts payable in respect of;

- Item 4 - Public/Products Liability; and
- Item 5 - Employers Liability

arising directly or indirectly from a contravention of Regulation (EU) 2016/679 (General Data Protection Regulation), the Digital Economy Act 2017, the Data Protection Act 2018 or Data Protection Act 1998 or Article 8 of the Human Rights Act 1998 or from the misuse of private information or from breach of confidence shall be GBP5,000,000 (or the Limit of Indemnity set out in the applicable Section of the Policy Schedule, whichever is lesser) in the aggregate any one Period of Insurance and including all legal costs and Insured's Criminal Legal Expenses.

All other terms and conditions of this Policy remain unaltered



(Authorised Representative)

Dated 05 February 2019