

EMPLOYMENT PRACTICES LIABILITY INSURANCE POLICY

Endorsement Wordings

ENDORSEMENT NO. **xxx**

MULTINATIONAL INSURANCE PROGRAM ENDORSEMENT

(Receiving Countries)

This endorsement effective _____ forms a part of Policy no. **XXX** issued to _____.

In consideration of the premium charged, it is hereby understood and agreed that the Policy is amended as follows:

I. This Policy forms part of the following **Multinational Insurance Program:**
Master Policy Insurer:

Parent Company:

Master Policy: [Insert Master Policy Number]

II. The following Definitions as agreed under the **Master Policy** shall be added to Section 4 Definitions of this Policy:

Aggregate Program Limit of Liability means the amount of the Aggregate Limit of Liability as indicated in the schedule of the **Master Policy** applicable for the entire **Multinational Insurance Program**.

EEA means the European Economic Area composed by the members of the European Economic Area to which FoS (Freedom of Service) authorisations may apply or extend to.

FoS (Freedom of Service) Policy means the separate policy, as identified in the **Master Policy**, which covers risk in the **EEA**.

Multinational Insurance Program means the international insurance arrangement between the **Master Policy Insurer** and the **Parent Company**. This arrangement is a compilation of policies called **Multinational Insurance Program Policies**.

Multinational Insurance Program Policies means, collectively, this Policy and any other policy which is identified as part of the **Multinational Insurance Program**. This includes:

- this Policy;
- the **Master Policy**;
- any **FoS (Freedom of Service) Policy** (where applicable); and
- any **Received Policy**.

Received Policy means a policy within the scope of this **Multinational Insurance Program** which has been or will be issued to select subsidiaries of the **Parent Company**.

III. The following section is hereby added to the Policy:
MULTINATIONAL INSURANCE PROGRAM CLAUSES

A. Interlocking Clause and Limits

For all **Multinational Insurance Program Policies** combined, the Insurers of the **Multinational Insurance Program Policies** are in no event obliged to pay more in any **Claim** than the applicable **Aggregate Program Limit of Liability** as stated in the **Master Policy**, which the **Policyholder** of this Policy has read and understood.

The **Parent Company** and the **Master Policy Insurer** have therefor also agreed under the **Master Policy** that all payments made under any of the **Multinational Insurance Program Policies** shall be counted in adequate proportional pro-rata diminution of the **Aggregate Program Limit of Liability** agreed under the **Master Policy**. Any payments made for **Financial Loss** which exceed the **Aggregate Program Limit of Liability** agreed under the **Master Policy** will be deducted in the **Period of Insurance** of this Policy to which the **Claim** is allocated according to the dates they were first made during the **Period of Insurance** or the **Extended Reporting Period** (if applicable) and notified to the **Insurer** as required by the Policy

The **Insurer** and the **Policyholder** therefore do herewith expressly agree under this Policy that once the **Aggregate Program Limit of Liability** has been reached, no additional payments will be made and/or no additional **Claims** will be indemnified under this Policy, even if the respective **Limit of Liability** as specified in the Schedule of this Policy has not been reached.

B. Cancellation

The following is added to Condition 7.5 Cancellation of Section 7 General Conditions:

Notwithstanding the above, this Policy will be automatically cancelled if the **Master Policy** terminates for any reason, if such cancellation is legally permissible and unless continuation of this Policy is agreed in writing by the **Insurer**.

All **Multinational Insurance Program Policies** are coterminous with the **Master Policy**, accordingly if the **Master Policy** is cancelled, rescinded or non-renewed then this Policy and all other **Multinational Insurance Program Policies** shall be deemed cancelled, rescinded or non-renewed with effect from the same date as the **Master Policy**, if legally permissible.

C. Extended Reporting Period

Extension 2.7 Extended Reporting Period of Section 2 Extensions of Cover is hereby deleted in its entirety and replaced with the following:

2.7 Extended Reporting Period

2.7.1 All **Multinational Insurance Program Policies** are coterminous with the **Master Policy**. Accordingly, if the **Master Policy** is granted an extension of coverage for an **Extended Reporting Period**, then this Policy and all other **Multinational Insurance Program Policies** shall also be granted an **Extended Reporting Period** of the same duration and time as the **Master Policy**, at the charge of an additional premium equal to the same percentage as charged to the Policyholder of the **Master Policy**, subject to applicable law of this Policy.

2.7.2 In the event an **Extended Reporting Period** is applicable such **Extended Reporting Period** applies only in respect of **Wrongful Acts** covered by this Policy

committed on or after the **Prior and Pending Date** as specified in the Schedule and prior to the expiration date of the **Period of Insurance**

Provided always that:

- (a) Any **Claim** first made during the **Extended Reporting Period**, if applicable, shall be considered made during the **Period of Insurance**;
- (b) If an **Extended Reporting Period** is granted by the **Insurer**, the **Insurer** shall issue an endorsement that sets forth the extended period of coverage;
- (c) The **Extended Reporting Period** does not reinstate or increase the **Limit of Liability**, nor extend the **Period of Insurance**;
- (d) In the event of **Change in Control** the **Extended Reporting Period** will not be available; and
- (e) The additional premium for any **Extended Reporting Period** shall be deemed fully earned at the inception of the **Extended Reporting Period**.

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY
REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. **xxx**

**SISTER COMPANY ENDORSEMENT
(AMEND DEFINITION OF SUBSIDIARY)**

This endorsement effective _____ forms a part of Policy number **xxx** issued to _____.

In consideration of the premium charged, it is hereby understood and agreed that the Policy is amended as follows:

- i. The Definition 4.40 **Subsidiary** is amended in Section 4 Definitions of the Policy to include the following entities:
 - 1) any **Sister Company**; and
 - 2) any entity or organisation, including any joint venture or partnership, in which on or before the inception date of this Policy (or for the purpose of Section 3.2 for New Subsidiaries, during the **Period of Insurance**), in which the **Policyholder**, directly or indirectly through any **Sister Company**:
 - (a) _____ controls more than 50% of the shareholder or equity voting rights; or
 - (b) _____ holds more than 50% of the issues share capital or equity; or
 - (c) _____ controls the composition of the board of directors, has the right to elect or _____ appoint a majority of the board of directors (or equivalent in any other country).
- ii. The Definition **Sister Company** is added to Section 4 Definitions of the Policy as follows:

Sister Company

Sister Company shall mean any entity in which the **Parent Company**:

- (a) _____ controls directly or indirectly more than 50% of the shareholder or equity voting rights; or
- (b) _____ holds more than 50% of the issues share capital or equity; or
- (c) _____ controls the composition of the board of directors, has the right to elect or appoint a majority of the board of directors (or equivalent in any other country).

but only if such entity is domiciled in the Country of Incorporation of the

Policyholder.

- iii. The Definition **Parent Company** is added to Section 4 Definitions of the Policy as follows:

Parent Company

Parent Company shall mean [NAME OF PARENT COMPANY OF THE POLICYHOLDER].

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. **xxx**

DELETION ENDORSEMENT

This endorsement effective _____ forms a part of Policy number **XXX** issued to _____.

In consideration of the premium charged it is hereby understood and agreed that as of the effective date of endorsement set forth above the endorsement entitled Name of endorsement is deleted in its entirety.

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. XXX

EXTENDED REPORTING PERIOD PURCHASED ENDORSEMENT

This endorsement effective _____ forms a part of Policy number **XXX** issued to _____.

In consideration of the premium charged it is hereby understood and agreed that in accordance with Extension 2.7 Extended Reporting Period,

< the Policyholder on behalf of all Insureds has, >

< the Policyholder on behalf of all Insured Persons has, >

< the Insured Person(s) identified below

-
-
-

<has / have> >

purchased the following **Extended Reporting Period** for the following additional premium:

- A. Additional Premium:
- B. Extended Period: _____ days/year

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. **xxx**

EXTENSION DELETION ENDORSEMENT

This endorsement effective _____ forms a part of Policy number **XXX** issued to _____.

In consideration of the premium charged it is hereby understood and agreed that as of the effective date of endorsement set forth above the extension entitled Name of extension is deleted in its entirety.

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. **xxx**

EXTENSIONS OF COVER AMENDATORY ENDORSEMENT

This endorsement effective _____ forms a part of Policy number **XXX** issued to _____.

In consideration of the premium charged it is hereby understood and agreed that Section 3. Extensions of cover of the schedule is deleted in its entirety and replaced with the following:

PC instructions: Please, delete the extensions that are not being amended or changed by clicking on the number and using option “delete row”

3. Extensions of cover

No.	Extension	Operative	Sub-Limit of Liability
2.1	Extradition	Yes / No	xxxx
2.2	Employment Training and Programs	Yes / No	xxxx
2.3	Loss Prevention Services	Yes / No	xx% of credit
2.4	Cyber Incident and Loss of Employee Data	Yes / No	xxxx
2.5	Public Relations Expenses	Yes / No	xxxx
2.6	Emergency Costs	Yes / No	xxxx
2.7	Extended Reporting Period	No	N/A

In the event more than one **Sub-Limit of Liability** applies to any **Financial Loss** covered under this Policy, only one **Sub-Limit of Liability** will apply, being the greater of such **Sub-Limits of Liability**.

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. **xxx**

LIMIT OF LIABILITY AMENDATORY ENDORSEMENT

This endorsement effective _____ forms a part of Policy number **XXX** issued to _____.

In consideration of the premium charged it is hereby understood and agreed that Section 2. Limit of Liability of the Schedule is deleted in its entirety and replaced with the following:

2. Limit of Liability

_____ in the aggregate per **Policy Period**

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. **xxx**

AMENDED PERIOD OF INSURANCE ENDORSEMENT

This endorsement effective _____ forms a part of Policy number **xxx** issued to _____.

In consideration of the premium charged, it is hereby understood and agreed that Item 1.3 Policy Period as stated in the Schedule is hereby deleted in its entirety and replaced with the following:

1.3 Policy Period

Period of Insurance: From _____ Both days inclusive at the local standard
To _____ time (item 1.2)

The extension of the **Period of Insurance**: pursuant to this endorsement does not reinstate or increase the applicable **Limits of Liability** as shown in Section 2 of the Schedule.

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. **xxx**

PERIOD OF INSURANCE EXTENSION ENDORSEMENT

This endorsement effective _____ forms a part of Policy number **xxx** issued to _____.

In consideration of the premium charged, it is hereby understood and agreed that Item 1.3 Policy Period as stated in the Schedule is deleted in its entirety and replaced with the following:

1.3 Policy Period

Period of Insurance:	From Original Inception Date	Both days inclusive at the
	To New Expiration Date	local standard time in item
		1.2

The extension of the **Period of Insurance** pursuant to this endorsement does not reinstate or increase the **Limit of Liability** set forth in Section 2 of the Schedule of the Policy.

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. **xxx**

CANCELLATION ENDORSEMENT

This endorsement effective _____ forms a part of Policy number **xxx** issued to _____.

It is hereby understood and agreed that in consideration of the return premium of **CUR** _____,
this Policy is cancelled effective [Cancellation Effective Date].

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN
UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. **xxx**

POLICYHOLDER AMENDATORY ENDORSEMENT

This endorsement effective _____ forms a part of Policy number **xxx** issued to _____.

In consideration of the premium charged it is hereby understood and agreed that Item 1.2 Policyholder of the Schedule is deleted in its entirety and replaced with the following:

1.2 Policyholder
Policyholder
Address:
Country:

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. **xxx**

PREMIUM AMENDATORY ENDORSEMENT

This endorsement effective [] forms a part of Policy number **xxx** issued to [] .

In consideration of the premium charged it is hereby understood and agreed that Section 9. Premium of the Schedule is deleted in its entirety and replaced with the following:

9. Premium

per **Period of Insurance**, net of all applicable taxes, duties and levies

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. **xxx**

PRIOR AND PENDING DATE AMENDATORY ENDORSEMENT

This endorsement effective _____ forms a part of Policy number **xxx** issued to _____.

In consideration of the premium charged it is hereby understood and agreed that Section 6. Prior and Pending date of the Schedule is deleted in its entirety and replaced with the following:

6. Prior and Pending Date

Prior and Pending Date:

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. **xxx**

RETENTIONS AMENDATORY ENDORSEMENT

This endorsement effective _____ forms a part of Policy number **XXX** issued to _____.

In consideration of the premium charged it is hereby understood and agreed that Section 4. Retentions of the Schedule is deleted in its entirety and replaced with the following:

4. Retentions

Claims brought or commenced, within the Territorial Scope of Cover	xxx	xxx x	each and every Claim and/or Financial Loss
Other Claims brought or commenced, in whole or in part within the jurisdiction of or pursuant to the laws of the United States of America or its territories or possessions	xxx	xxx x	each and every Claim and/or Financial Loss
Claim from Mass-/Class-/Collective-/Multi-Party Litigation	xxx	xxx x	each and every Claim and/or Financial Loss
Claim from Mass-/Class-/Collective-/Multi-Party Litigation in the USA (or Canada and/or UK or based on the law applicable in the USA or Canada and/or UK (add Canada or UK if required by local exposure))	xxx	xxx x	each and every Claim and/or Financial Loss
Non-Indemnified Financial Loss incurred by Insured Persons		Nil	each and every Claim and/or Financial Loss

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. **xxx**

ADDITIONAL INSURED PERSON ENDORSEMENT

This endorsement effective _____ forms a part of Policy number **XXX** issued to _____.

In consideration of the premium charged, it is hereby understood and agreed that the Schedule and this Policy are amended as follows:

The Definition 4.19 **Insured Person** is amended to include the individuals listed in the SCHEDULE below but only for **Wrongful Acts** taking place on or after the Prior Acts Date(s) specified in the SCHEDULE below:

SCHEDULE

Individual	Prior Acts date(s)

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. XXX

ADDITIONAL INSURED WITH SUBSIDIARIES ENDORSEMENT

This endorsement effective _____ forms a part of Policy number **XXX** issued to _____.

In consideration of the premium charged, it is hereby understood and agreed that the Schedule and this Policy are amended as follows:

The Definition 4.4 **Company** is amended to include the entities listed in the SCHEDULE below and their **Subsidiaries** but only for **Wrongful Acts** taking place on or after the Prior Acts Date(s) specified in the SCHEDULE below:

SCHEDULE

Entity	Prior Acts date(s)

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. **xxx**

ADDITIONAL INSURED WITHOUT SUBSIDIARIES ENDORSEMENT

This endorsement effective _____ forms a part of Policy number **xxx** issued to _____.

In consideration of the premium charged, it is hereby understood and agreed that the Schedule and this Policy are amended as follows:

The Definition 4.4 **Company** is amended to include the entities listed in the SCHEDULE below but only for **Wrongful Acts** taking place on or after the Prior Acts Date(s) specified in the SCHEDULE below:

SCHEDULE

Entity	Prior Acts date(s)

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. **XXX**

BIOMETRIC INFORMATION CLAIM EXCLUSION

This endorsement effective _____ forms a part of Policy number **XXX** issued to _____

In consideration of the premium charged, it is hereby understood and agreed that this Policy is amended as follows:

- (i) Biometric Information Claim exclusion is hereby added to Section 5 Exclusions of the Policy as follows:

Biometric Information Claim Exclusion
alleging, arising out of, based upon, in connection with, attributable to or as a consequence of any **Biometric Information Claim**

- (ii) The following definitions are added to Section 4. Definitions of this Policy:

- (a) Biometric Information

Biometric Information any information used to identify any natural person based on an anatomical scan or any record of biological pattern or characteristic, which includes, but is not limited to such natural person's: (a) retina or iris scan, (b) fingerprint, (c) voiceprint, or (d) any record of hand or face geometry; provided that this shall not include any information that is protected or regulated pursuant to the U.S. Health Insurance Portability and Accountability Act of 1996 or any similar provisions of law in any other jurisdiction.

- (b) Biometric Information Claim

Biometric Information Claim means a **Claim** brought or maintained against an **Insured** for a violation of any federal, state or local statute or regulations that regulates or restricts the storage, collection or use of **Biometric Information**.

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. **xxx**

BODILY INJURY AND PROPERTY DAMAGE EXCLUSION WITH CARVEBACK

This endorsement effective _____ forms a part of Policy number **xxx** issued to _____

In consideration of the premium charged, it is hereby understood and agreed that Exclusion 5.1 Bodily Injury and Property Damage is deleted in its entirety and replaced by the following:

5.1 Bodily Injury and Property Damage

alleging, arising out of, based upon, in connection with, attributable to or as a consequence of **Bodily Injury** or **Property Damage**, provided that this exclusion shall not apply to: (i) **Mental Anguish** or emotional distress arising from a **Wrongful Acts**, or (ii) **Defence Costs** and/or **Employee Related Investigation** arising from or related to such **Wrongful Acts**.

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. XXX

ABSOLUTE CYBER EVENT EXCLUSION

This endorsement effective _____ forms a part of Policy number **XXX** issued to _____.

In consideration of the premium charged, it is hereby understood and agreed that the Schedule and this Policy are amended as follows:

- (i) The Schedule is amended as follows:

3. Extensions of cover			
No.	Extension	Operative	Sub-Limit of Liability
2.4	Cyber Incident and Loss of Employee Data	No	N/A

- (ii) The Policy is amended as follows:

Cyber Event exclusion is hereby added to Section 5. Exclusions of the Policy with the following:

Cyber Event

relating to or arising out of, based upon, in connection with, attributable to or as a consequence of a **Cyber Event**.

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. **XXX**

**CYBER EVENT EXCLUSION
WITH DEFENCE COSTS CARVE-OUT**

This endorsement effective _____ forms a part of Policy number **XXX** issued to _____.

In consideration of the premium charged, it is hereby understood and agreed that the Schedule and this Policy are amended as follows:

- (i) The Schedule is amended as follows:

3. Extensions of cover

No.	Extension	Operative	Sub-Limit of Liability
2.4 Employee Data	Cyber Incident and Loss of	No	N/A

- (ii) The Policy is amended as follows:

Cyber Event exclusion is hereby added to Section 5. Exclusions of the Policy with the following:

Cyber Event

relating to or arising out of, based upon, in connection with, attributable to or as a consequence of a **Cyber Event** provided, that the above shall not apply to **Defence Costs**.

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO.

CYBER EVENT EXCLUSION WITH A-SIDE CARVE OUT COVER

This endorsement effective _____ forms a part of Policy number **XXX** issued to _____

In consideration of the premium charged, it is hereby understood and agreed that the Schedule and this Policy are amended as follows:

- (i) The Schedule is amended to delete the following:

3. Extensions of cover

No.	Extension	Operative	Sub-Limit of Liability
2.4 Employee Data	Cyber Incident and Loss of	No	N/A

- (ii) The Policy is amended as follows:

Cyber Event exclusion is hereby added to Section 5. Exclusions of the Policy with the following:

Cyber Event

relating to or arising out of, based upon, in connection with, attributable to or as a consequence of a **Cyber Event** provided, that the above shall not apply to provided, that the above shall not apply to any **Claim** made against an **Insured Person**.

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. XXX

**PRIOR AND PENDING CLAIMS OR NOTIFICATIONS AMENDATORY
EXCLUSION with ADDED PRIOR ACTS DATE**

This endorsement effective _____ forms a part of Policy number **XXX** issued to _____.

In consideration of the premium charged, it is hereby understood and agreed that:

this Policy is amended as follows:

- a. Exclusion 5.4 Prior and Pending Claims or Notifications is deleted in its entirety and replaced with the following:

5.4 Prior and Pending Claims or Notifications

arising out of, based upon, in connection with, attributable to or as a consequence of:

- 5.4.1 any civil, criminal, administrative, regulatory, arbitration, mediation proceeding or **Claim** initiated or commenced against an **Insured** prior to or pending at the applicable Prior and Pending Date as specified in Section 5 of the Schedule; or alleging or deriving from the same or essentially the same facts as alleged in such actions; or
- 5.4.2 any act, event, fact, same or related **Wrongful Act(s)** or **Interrelated Wrongful Acts**, circumstance or **Claim** or other matter occurring, initiated, committed or commenced prior to the **Prior Acts Date**; or
- 5.4.3 any act, event, fact, same or related **Wrongful Act(s)** or **Interrelated Wrongful Acts**, circumstance or **Claim** or other matter which has been the subject of or contained in any written notice given under any insurance policy or any policy of which this Policy is a direct or indirect renewal or replacement, or any policy expiring prior to the inception of this Policy.

- b. Definition of Prior Acts Date is hereby added to this Policy as follows:

Prior Acts Date

Prior Acts Date means the applicable date specified in the Schedule.

The Schedule is amended as follows:

- a. The following is added to the Schedule

Prior Acts Dates

Prior Acts Date

Applicable to

XXXXXXXX

XXXXXXXX

XXXXXXXX

XXXXXXXXX

XXXXXXXX

XXXXXXXXX

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. **xxx**

RUN-OFF ENDORSEMENT

This endorsement effective _____ forms a part of Policy number **xxx** issued to _____.

In consideration of the premium charged it is hereby understood and agreed that:

(i) The Schedule is amended as follows:

Item 1.3 **Policy Period** as stated on the Schedule is deleted in its entirety and replaced as follows:

Period of Insurance: From ENTER ORIGINAL INCEPTION OF THE POLICY
To ENTER END OF RUN-OFF DATE

Both days inclusive at the local standard time (item 1.2)

(ii) The Policy is amended as follows:

(a) The following exclusion is hereby added to Section 5. Exclusions:

The **Insurer** shall not be liable to make any payment for **Financial Loss** in connection with any **Claim**, alleging, arising out of, based upon or attributable any **Wrongful Act** that occurs after 1 day before Run-off start date local standard time. This policy only provides coverage for **Wrongful Acts** occurring before Run-off start date local standard time and subject to all of the other terms, conditions and limitations of this Policy.

(b) The Extension of cover 2.7 Extended Reporting Period is deleted in its entirety.

(c) The Section 3.3. Change in Control of Section 3 Changes in Risk is hereby deleted in its entirety.

(d) The General Condition 7.5 Cancellation of Section 7 General Conditions is deleted in its entirety and replaced by the following:

7.5 Cancellation

This Policy may not be cancelled by the **Insurer**, except for non-payment of premium. This Policy may not be cancelled by any party, including the **Policyholder** or any **Insured**.

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. **xxx**

SANCTION ENDORSEMENT

This endorsement effective _____ forms a part of Policy number **XXX** issued to _____.

Notwithstanding any other terms under this agreement, no insurer shall be deemed to provide coverage or will make any payments or provide any service or benefit to any insured or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the insured would violate any applicable trade or economic sanctions law or regulation.

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. **xxx**

SPECIFIC EVENT/MATTER EXCLUSION

This endorsement effective _____ forms a part of Policy number **XXX** issued to _____.

In consideration of the premium charged, it is hereby understood and agreed that this Policy is amended as follows:

The following exclusion is hereby added to Section 5. Exclusions of the Policy as follows:

Specific Event/Matter

alleging, arising from, based upon, in connection with, attributable to or as a consequence of any Event/Matter set forth below, or any **Wrongful Act**, underlying facts, circumstances, acts or omissions in any way relating to such Event/Matter without limiting the effectiveness of Exclusions 5.3, Conduct, and 5.4, Prior and Pending Claims or Notifications, of this Policy.

Event/Matter:

- (1) Specify with requisite details
- (2)
- (3)

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. **xxx**

SPECIFIC PERSON/ENTITY EXCLUSION

This endorsement effective _____ forms a part of Policy number **XXX** issued to _____.

In consideration of the premium charged, it is hereby understood and agreed that this Policy is amended as follows:

Specific Person/Entity exclusion is hereby added to Section 5. Exclusions of the Policy as follows:

Specific Person/Entity

relating to or arising from any **Claim** brought by, on behalf of or against the person or entity listed below; or brought by any directors, officers or employees of any entity listed below:

PERSON OR ENTITY

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. xxx

TIE-IN LIMITS ENDORSEMENT

This endorsement effective XX.XX.XXXX forms a part of Policy number XXXXXXX issued to XXXXXXXXXXXX.

In consideration of the premium charged, it is hereby understood and agreed that:

The maximum liability for all payments under this Policy and the policies Scheduled below shall be <Dollar amount shown in the Schedule>.

Schedule			
Insurer	Policyholder	Limits of Liability	Policy Number
<u><Name></u>	<u><Name></u>		<u><Number></u>
<u><Name></u>	<u><Name></u>		<u><Number></u>
<u><Name></u>	<u><Name></u>		<u><Number></u>

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. xxx

US/CANADA CLAIMS/LAW EXCLUSION

This endorsement effective _____ forms a part of Policy number **xxx** issued to _____.

In consideration of the premium charged, it is hereby understood and agreed that this Policy is amended as follows:

US/Canada Claims/Law exclusion is hereby added to Section 5. Exclusions of the Policy as follows:

US/Canada Claims/Law

alleging, arising from, based upon, in connection with, attributable to or as consequence of any **Claim** brought or commenced, in whole or in part: (i) within the jurisdiction of; or (ii) pursuant to the laws of, the United States of America or Canada or their territories and/or possessions, including any action commenced outside the United States of America or Canada to enforce a judgment of a United States or Canada court or tribunal.

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. xxx

US CLAIMS/LAW EXCLUSION

This endorsement effective _____ forms a part of Policy number **xxx** issued to _____.

In consideration of the premium charged, it is hereby understood and agreed that this Policy is amended as follows:

US Claims/Law exclusion is hereby added to Section 5. Exclusions of the Policy as follows:

US Claims/Law

alleging, arising from, based upon, in connection with, attributable to or as consequence of any **Claim** brought or commenced, in whole or in part: (i) within the jurisdiction of; or (ii) pursuant to the laws of, the United States of America or its territories and/or possessions, including any action commenced outside the United States of America to enforce a judgment of a United States court or tribunal.

ALL OTHER TERMS, CONDITIONS AND LIMITATIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIST OF ENDORSEMENTS / EXTENSIONS

Sr. No.	Add-On Cover Name	UIN
1	Extradition	IRDAN152CPLB0961V01202526/A0962V01202526
2	Employment Training and Programs	IRDAN152CPLB0961V01202526/A0963V01202526
3	Loss Prevention Services	IRDAN152CPLB0961V01202526/A0964V01202526
4	Cyber Incident and Loss of Employee Data	IRDAN152CPLB0961V01202526/A0965V01202526
5	Public Relations Expenses	IRDAN152CPLB0961V01202526/A0966V01202526
6	Emergency Costs	IRDAN152CPLB0961V01202526/A0967V01202526
7	Multinational Insurance Program Endorsement	IRDAN152CPLB0961V01202526/A0968V01202526
8	Sister Company Endorsement	IRDAN152CPLB0961V01202526/A0969V01202526
9	Deletion Endorsement	IRDAN152CPLB0961V01202526/A0970V01202526
10	Extended Reporting Period Purchased Endorsement	IRDAN152CPLB0961V01202526/A0971V01202526
11	Extension Deletion Endorsement	IRDAN152CPLB0961V01202526/A0972V01202526
12	Extensions of Cover Amendatory Endorsement	IRDAN152CPLB0961V01202526/A0973V01202526
13	Limit of Liability Amendatory Endorsement	IRDAN152CPLB0961V01202526/A0974V01202526
14	Amended Period of Insurance Endorsement	IRDAN152CPLB0961V01202526/A0975V01202526
15	Period of Insurance Extension Endorsement	IRDAN152CPLB0961V01202526/A0976V01202526
16	Cancellation Endorsement	IRDAN152CPLB0961V01202526/A0977V01202526
17	Policyholder Amendatory Endorsement	IRDAN152CPLB0961V01202526/A0978V01202526
18	Premium Amendatory Endorsement	IRDAN152CPLB0961V01202526/A0979V01202526
19	Prior and Pending Date Amendatory Endorsement	IRDAN152CPLB0961V01202526/A0980V01202526
20	Retentions Amendatory Endorsement	IRDAN152CPLB0961V01202526/A0981V01202526
21	Additional Insured Person Endorsement	IRDAN152CPLB0961V01202526/A0982V01202526
22	Additional Insured with Subsidiaries Endorsement	IRDAN152CPLB0961V01202526/A0983V01202526
23	Additional Insured without Subsidiaries Endorsement	IRDAN152CPLB0961V01202526/A0984V01202526
24	Biometric Information Claim Exclusion	IRDAN152CPLB0961V01202526/A0985V01202526
25	Bodily Injury and Property Damage Exclusion with Carveback	IRDAN152CPLB0961V01202526/A0986V01202526
26	Absolute Cyber Event Exclusion	IRDAN152CPLB0961V01202526/A0987V01202526
27	Cyber Event Exclusion with Defence Costs Carve-Out	IRDAN152CPLB0961V01202526/A0988V01202526
28	Cyber Event Exclusion with A-Side Carve Out Cover	IRDAN152CPLB0961V01202526/A0989V01202526
29	Prior And Pending Claims or Notifications Amendatory Exclusion with Added Prior Acts Date	IRDAN152CPLB0961V01202526/A0990V01202526
30	Run-Off Endorsement	IRDAN152CPLB0961V01202526/A0991V01202526
31	Sanction Endorsement	IRDAN152CPLB0961V01202526/A0992V01202526
32	Specific Event/Matter Exclusion	IRDAN152CPLB0961V01202526/A0993V01202526
33	Specific Person/Entity Exclusion	IRDAN152CPLB0961V01202526/A0994V01202526
34	Tie-In Limits Endorsement	IRDAN152CPLB0961V01202526/A0995V01202526
35	US/Canada Claims/Law Exclusion	IRDAN152CPLB0961V01202526/A0996V01202526
36	US Claims/Law Exclusion	IRDAN152CPLB0961V01202526/A0997V01202526