

Cogent International Ltd.

RISK DETAILS

UNIQUE MARKET REFERENCE:

B0793NM2410436

TYPE:

Group Personal Accident and Travel Insurance

ASSURED:

CISV International Office,
167-169 Great Portland Street,
5th Floor,
London,
W1W 5PF
England.

PERIOD:

From: 01st February 2024
To: 31st January 2025
Both Days Inclusive, Local Standard Time at the place where the loss occurs.

INSURED PERSON CATEGORIES:

Category A: Board directors, named officers and named employees.
Category B: Participants in CISV International Programmes

INTEREST:

To reimburse the Assured on behalf of the Insured Person(s) for expenses paid as a result of Accident or Sickness, or loss or damage incurred by program members participating in activities organized/attended 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

OPERATIVE TIME:

24 Hours – Whilst on an Insured Trip

TERRITORIAL LIMITS:

Worldwide

CONDITIONS:

As per the policy wording contained herein as seen and agreed by Underwriters, including the following:

1. If this contract is subject to English Law, all provisions of the Insurance Act 2015 will apply without opt-out, unless any participating underwriter has amended this contract in writing to the contrary in respect of its participation only.
2. LMA9119 Insurance Act of 2015 – Definition of “Insured’s organisation”, as attached.
3. LMA9120 Insurance Act of 2015 – Definition of “senior management”, as attached
4. LMA 5256 Insurance Act 2015 – Fraudulent Claims Clause, as attached.

A.S. Approved
Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

5. LMA3100 – Sanction Limitation and Exclusion Clause, as attached
6. LMA5415 - Cyber Risks Endorsement (Personal Accident & Illness), as attached
7. Crisis Management Extension as attached
8. Nuclear, Chemical and Biological Terrorism Exclusion as attached.
9. Underwriters agree to accept claims in other currencies at prevailing rates at inception.
10. 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.
11. For the avoidance of doubt, cover ceases upon return to your country of domicile/home country. If the Insured person has travelled from a country from which there are travel restrictions, this does not restrict cover on the return journey.
12. **Emergency Crisis Management services to be provided by CRISIS 24**

Emergency contact details as stated below

Emergency Medical and Repatriation Services to be provided by CRISIS 24

Emergency Contact Details:

When calling from UK Tel: +44 (0)1444 442204
(Option 1 for assistance, Option 2 for claims)

When calling from abroad Tel: +44 (0)1444 442204
(Option 1 for assistance, Option 2 for claims)

Email: opsassist@crisis24.com

For full contact information refer to Emergency Contact Details in the Wording

General Claims in the first instance to be submitted to
CISVClaims@crisis24.com

Other Terms, Conditions and Exclusions as more fully defined herein.

A.S. Approved

Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

**EXPRESS
WARRANTIES:**

None other than any which may be included in the contract wording. Breach of warranty could result in termination of this contract.

**CONDITIONS
PRECEDENT:**

None other than any which may be included in the contract wording. Breach of a 'condition precedent to liability' may entitle Insurers to reduce indemnity for or event reject a claim. Breach of 'condition precedent to contract' entitles an Insurer to void the contract entirely.

PREMIUM:

Category A – Board Directors, Named Officers and Named Employees of CISV

- Category B – International Participants
- Village
- Interchange
- Step Up
- Seminar Camp
- Youth Meeting
- Events (duration of 6 days or more)
- Events (duration of 4-5 days or less)*
- Events (duration of 1-3 days or less)*

* Events duration is the period of the actual event, a grace period of 24 hours either side is included for travel to and from the event.

Category B is payable quarterly in arrears based on actual number of participants declared.

**PREMIUM PAYMENT
TERMS:**

Premium payable quarterly in arrears on the following dates based on actual number of participants declared.

- 1st June 2024
- 1st September 2024
- 1st December 2024
- 1st March 2025

**CHOICE OF LAW &
JURISDICTION:**

It is agreed that this Insurance shall be governed exclusively by the law and practice of England and Wales and any disputes arising under, out of or in connection with this Insurance shall be exclusively subject to the jurisdiction of any competent court in England and Wales

**TAXES PAYABLE BY
INSURED(S) AND
ADMINISTERED BY
INSURER(S):**

12% Insurance Premium Tax

A.S. Approved
Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

**TAXES PAYABLE BY
INSURER(S) AND
ADMINISTERED BY
INSURED(S) OR
THEIR AGENTS:**

None

**RECORDING,
TRANSMITTING &
STORING
INFORMATION:**

Where the Broker maintains risk and claim data/information/documents the Broker will hold data/information/documents electronically.

**INSURER CONTRACT
DOCUMENTATION:**

This document details the contract terms entered into by the Insurers and constitutes the contract document. The Contract change document(s) signed by Insurers shall form the evidence of the changes agreed.

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 and will be deemed to form an integral part of the original contract.

A.S. Approved
Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

Schedule of Covered Persons

Category A

List of Board Members:

TBA

List of Named Officers (inc Trainers)

List of Named Employees:

Tanya Perez Echeverria
Angela Forster

Cogent International Ltd.

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. **Incapacitated** means an **Insured person** who has suffered a severe bodily injury and/or is suffering from a severe illness.

A.S. Approved

Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

8. **"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.
9. **"Air Travel"** means being in or on or boarding an aircraft for the purpose of flying therein or alighting therefrom following a flight.
10. **"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**.
11. **"Insured Person"** means a person on a Trip or programme member for the purpose of participating in activities organised/attended by the Assured and for the whom the Assured has paid or agreed to pay the applicable premium specified herein and shall include travel to and from such activities.
12. **"Trip"** means a Journey undertaken by a CISV Member/Participant for an activity or programme either organised by CISV or of the same standard, 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.
13. **"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.
14. **"Valuables"** means jewellery, furs, platinum, gold and silver articles, watches, binoculars, telescopes, photographic equipment, computers, mobile phones, audio equipment and video equipment.
15. **"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**
16. Words in the masculine gender shall include the feminine.
17. **"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:

A.S. Approved
Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

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 Psychosis 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-sleighting) 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/her body is not found within one year after his/her disappearance, and sufficient evidence is produced being satisfactory to underwriters that leads them inevitably to the conclusion that he/she sustained accidental **Bodily Injury** and such injury caused his/her 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.

A.S. Approved
Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

SECTION B MEDICAL AND OTHER EXPENSES (Applicable to categories A and B only)

Underwriter hereon agree:

- (a) To pay reasonable and necessary Medical Expenses, 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, but only for the emergency relief of pain to sound natural teeth, occurring during the covered trip and limited to not more than GBP1,000 in all.

Emergency treatment relating dental braces for the emergency relief of pain shall be limited to GBP200 in all.

Definition

Sound Natural Teeth means a tooth that is functioning in the mouth that is organic and formed by natural development of the body (not artificial or manufactured), and is not predisposed to injury due to extensive restoration, disease, or decay.

- (b) To pay the 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**. This includes those suffering with a deterioration in their mental health as confirmed by a suitably qualified medical professional, those suffering with their mental health after being involved in a serious incident or witnessing a serious incident first-hand during the operative time.
- (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 counselling 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**, (including those who may have witnessed an accident first hand) **Hi-Jack**, terrorism, criminal assault, attempted suicide/mental health incident 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.

A.S. Approved

Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

- (ii) All costs and expenses incurred in the event of providing a specialist team of qualified professional counsellors (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 GBP7,500 anyone person and GBP75,000 anyone event.

- (f) 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**.
- (g) To pay reasonable and necessary **Medical Expenses** (including expenses relating to mental health) on return to **Insured Person's** Country of domicile up to a maximum limit of GBP1,500 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.
- (h) 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 and/or deterioration in mental health as confirmed by a suitably qualified medical professional, which in turn would inevitably cause the programme participation to be cancelled
- (i) 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.

A.S. Approved

Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

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 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 **Bodily Injury** or to provide emergency pain relief.
8. In respect of Section B (g) **Insured Person(s)** who's country of Domicile is Australia

A.S. Approved

Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

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.

A.S. Approved

Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

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

A.S. Approved
Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

SECTION D CANCELLATION AND CURTAILMENT

1. 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 or event of the same standard which the **Insured Person** is unable to attend as a result of:
 - earthquake,
 - natural disaster
 - terrorism,
 - 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.
 - the death, serious injury or serious illness of the **Insured Person** or the **Insured Person's Close Relative** or close business colleague
 - a state of emergency being declared by an internationally recognised national government within its own territory, where a CISV International event is due to take place during the state of emergency.
2. 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**.

Close Relative means spouse, co-habiting partner and/or any other person recognised as the lawful partner of the Insured Person under common law, fiancé(e), son, daughter, step-child, parent.

CONDITIONS APPLICABLE TO SECTION D

The Underwriters shall only be liable under 2 above 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.

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

In the event of claim relating to a state of emergency being declared, only claims where the insured person has booked tickets prior to said state of emergency are payable. Claims for tickets booked for a trip where a state of emergency had already been declared at the time of booking will not be payable.

A.S. Approved
Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

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

A.S. Approved
Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

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.

A.S. Approved
Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

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 Crisis24/Collinson 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 a medical claim under Section B.

The procedure for contacting Crisis24/Collinson 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 Crisis24 as provided in the endorsements attached hereto.

A.S. Approved
Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

- (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 Crisis24 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. Additions and deletions of Insured Persons shall be automatically included in this Insurance but for not more than the highest Sum Insured for the respective Section in the Schedule of Benefits in respect of any additions. Any premium adjustment for such additions or deletions shall be calculated and payable at the expiration of this insurance.
9. 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

A.S. Approved

Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

**CATEGORY A
SCALE OF BENEFITS**

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

Item	Benefit	Sum Insured
1	Death	GBP60,000
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.

A.S. Approved
Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

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	GBP3,500 but subject to a single item limit of GBP750 anyone item	Nil
	Emergency Purchase GBP600	Nil

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

Benefit	Sum Insured	Excess (Deductible)
Cancellation and Curtailment	GBP 2,500	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	GBP 250	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

A.S. Approved
Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

CATEGORY B

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.

A.S. Approved
Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

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	GBP 1,500	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	GBP 250	6 Hours each and every loss

Emergency Crisis Management Extension

Benefit	Sum Insured	Excess (Deductible)
Emergency Crisis Management Extension	GBP 500,000 each and every event and in the aggregate for all Insured Events during the period	Nil

A.S. Approved
Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

1. 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, injury or sickness to an **Insured Person** provided or co-ordinated by the Contracted Security Provider or its partners, hereinafter referred to as the "CSP and/or its partners". This insurance shall indemnify the Assured in respect of Insured Losses incurred as a result of any of the Insured Events stated herein.

Insured Losses

Underwriters hereby agree to pay the following, subject to the Conditions and Exclusions of this Extension, incurred as a result of an Insured Event stated herein:

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.

The sum insured 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.

A.S. Approved
Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

Insured Event

An Insured Event is 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 Insured Events listed below as stated under Definitions:

1. Armed Attack / Malicious Attack.
2. Disappearance.
3. Civil Commotion.
4. Bomb Find/ Bomb Explosion.
5. Natural Disasters.
6. Political Security Incident.

Definitions Applicable To This Extension

For the purposes of this Extension the following meanings shall apply:

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. **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**.
3. **Civil Commotion** means a substantial disturbance of the public peace by three (3) or more persons assembled together and acting with common intent 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. **Coup d'état** means the overthrow of an existing government by a group of its citizens or subjects.
5. **Detention** means 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.
6. **Disappearance** means loss of communication with an **Insured Person** without explanation for a period in excess of 24 hours.
7. **Insurrection means** a violent rising of citizens or subjects in resistance to their government.
8. **Kidnap** as defined in the General Conditions
9. **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 over-throwing of any legal or defacto government by terrorism or violence

A.S. Approved

Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

10. **Natural Disaster** shall mean the imminent threat of earthquake, flood, fire, epidemic, pandemic, famine, volcanic eruption or windstorm which directly affects an **Insured Person(s)** in the exposed location.
11. **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:
- War, Invasion, Civil war, Riot, Rebellion, Insurrection, Revolution, Overthrow of the legally constituted government, Civil Commotion, Military or usurped power.
 - Utilisation of nuclear, chemical or biological weapons of mass destruction howsoever these may be distributed or combined.
 - 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
 - Terrorist Activity.
12. **Riot** means a violent disturbance by three (3) or more persons assembled together which threatens the public peace.
13. **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.
14. **Repatriation** means the return of the **Insured Person** to his Resident Country.
15. **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.
16. **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.
17. **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.
18. **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

A.S. Approved
Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

Conditions Applicable To This Extension

- 1 The services covered by this extension may be provided 24 hours a day.
- 2 The territorial limits of this extension 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 extension 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 30 day 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 extension 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 The Sums Insured provided under this extension include any Value Added Tax applied by the CSP or its partners.

Exclusions Applicable To This Extension

This extension 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

A.S. Approved

Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

INSURANCE CONTRACT CONDITIONS

Insurance Act 2015 - Fraudulent claims clause

- 1) If the Insured makes a fraudulent claim under this insurance contract, the Insurer: (a) Is not liable to pay the claim; and
 - (b) May recover from the Insured any sums paid by the Insurer to the Insured in respect of the claim; and
 - (c) May by notice to the Insured treat the contract as having been terminated with effect from the time of the fraudulent act.

- 2) If the Insurer exercises its right under clause 1) c) above:
 - (a) The Insurer shall not be liable to the Insured in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to the Insurer's liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and
 - (b) The Insurer need not return any of the premiums paid.

Fraudulent claims – group insurance

- 3) If this insurance contract provides cover for any person who is not a party to the contract (“a covered person”), and a fraudulent claim is made under the contract by or on behalf of a covered person, the Insurer may exercise the rights set out in clause 1) above as if there were an individual insurance contract between the Insurer and the covered person. However, the exercise of any of those rights shall not affect the cover provided under the contract for any other person.

Nothing in these clauses is intended to vary the position under the Insurance Act 2015.

LMA5256
16 March 2016

Insurance Act 2015 - Definition of “insured’s organisation”

Under Section 4 of the Insurance Act 2015, the Insured ought to know what should reasonably have been revealed by a reasonable search of information available to it, which includes (under Section 4(7)) information held within the “*insured’s organisation*”. For these purposes only, the “*insured’s organisation*” shall include:

Original Insured: CISV International Ltd

LMA9119
16 March 2016

A.S. Approved
Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

Insurance Act 2015 - Definition of "senior management"

Under Section 4(3)(a) of the Insurance Act 2015, the Insured must disclose all material circumstances known to (amongst others) its "senior management". For these purposes, the "senior management" shall include the persons occupying the positions listed below (or their equivalents):

President, Director or Chief Executive Officer of CISV International Ltd

LMA9120
16 March 2016

Sanction Limitation and Exclusion 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

Cyber Risks Endorsement (Personal Accident & Illness)

Any benefits for Bodily Injury or Illness caused by or arising out of a Cyber Act or a Cyber Incident are payable, subject to the terms, conditions, limitations and exclusions of this policy.

Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

Cyber Incident means:

- 1.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
- 1.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

LMA5415
28 February 2020

A.S. Approved
Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

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.

A.S. Approved
Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

EMERGENCY 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: Crisis24

Crisis24
Two London Bridge,
1st Floor,
London,
SE1 9RA
England

Emergency Assistance and Claims Advice Contact Details

Tel: +44 (0)1444 442 204 (Option 1 for Assistance, Option 2 for Claims)

Email: opsassist@crisis24.com

In the event of system failure of the above contact number please use alternate numbers as follows:

When calling from the UK: Tel: 0207 902 7131

When calling from abroad: Tel +44 (0) 207 902 7131

A 24-hour medical assistance telephone service is operated by Crisis24 for the **Insured Person's** benefit. If the **Insured Person** is admitted to a hospital or clinic as an inpatient, Crisis24 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 Crisis24 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 Crisis24.

If the **Insured Person** has to be repatriated, as provided for under the Medical and Other Expenses Section of this Insurance, Crisis24 must authorise such repatriation.

*For any crisis management the assistance team will triage cases though to our security team

Crisis24 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 Crisis24 immediately using the contact details above

The Crisis24 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

A.S. Approved

Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

INFORMATION

It is noted 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.

Terms based on renewal information provided by CISV to Ed Broking on the 15th January 2024

Claims Information

At time of binding, claims were reported to be in the region of GBP 105,000 for 2022 and GBP 160,000 for 2023 - this includes reserves and fee's.

A.S. Approved
Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

SECURITY DETAILS

(RE)INSURERS LIABILITY

LMA 3333 (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.

A.S. Approved
Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A

Cogent International Ltd.

ORDER HEREON: 100% of 100%

BASIS OF WRITTEN LINES: Of Whole.

BASIS OF SIGNED LINES: Of Whole.

SIGNING PROVISIONS In the event that the written lines hereon exceed 100% of the order, any lines written “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% of the order without further agreement of any of the Reinsurers.

However:

- a) in the event that the placement of the order is not completed by the commencement date of the period of Reinsurance then all lines written by that date will be signed in full;
- b) the signed lines resulting from the application of the above provisions can be varied, before or after the commencement date of the period of Reinsurance, by the documented agreement of the Reinsured and all Reinsurers whose lines are to be varied. The variation to the contracts will take effect only when all such Reinsurers have agreed, with the resulting variation in signed lines commencing from the date set out in that agreement.
- c) If the contract period exceeds 12 months and be subject to annual resigning, in the event the order hereon or the total written lines differ from the previous period reinsurers agree to amend their signed lines accordingly, up to their written line.

WRITTEN LINES: In a co-insurance placement following insurers may, but are not obliged to, follow the premium charged by the lead insurer.

insurers may not seek to guarantee for themselves terms as favourable as those which others subsequently achieve during the placement.

A.S. Approved
Date: / /

Authorised and regulated by the Financial Conduct Authority

MRC_LIAB_GE_DI_LMG version 1.5 (Oct 2012)

L/A