

**ALLIANT DEADLY WEAPON RESPONSE PROGRAM (ADWRP)**

**ATTACHING TO AND FORMING PART OF POLICY NO.: PJ1900050**

Issued by **Underwriters** and subject to the Policy Wording, **ALLIANT DEADLY WEAPON RESPONSE PROGRAM** as agreed by Beazley which is taken and read as forming an integral part of this insurance.

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**Policy Number: PJ1900050**

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**Item:**

1. **Named Insured:** **Authority for California Cities Excess Liability (ACCEL)**
- If the Named Insured is a Joint Powers Authority , Insurance Trust or other form of risk sharing pool, the Named Insured includes those members of the Named Insured entity that participate in the program.
2. **Mailing Address of Named Insured:** **100 Pine Street, 11th Floor  
San Francisco, CA 94111**
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3. **Policy Period:** **From:** 1<sup>st</sup> July 2019  
**To:** 1<sup>st</sup> July 2020
- Both days at 12.01 a.m. Local Standard Time
4. **Retroactive Date:** 01 July 2018
5. **Locations:** As stated within the **Named Insured's** Schedule of Values on file with Alliant Insurance Services, Inc. Automatic Coverage for new locations valued below USD25,000,000 that come on risk during the policy year. 90 days reporting for locations in excess of USD25,000,000..
6. **Limits of Liability:** USD500,000 (for 100%) each and every Deadly Weapon event including Claim Expense, and USD2,500,000 in the annual aggregate.
7. **Sub-Limits of Liability:** The following Sub-Limits of Expense costs are included within, not in addition, to the Limit of Liability and Aggregate expressed in Section 6 above:
- (i) Counselling Services**  
USD 250,000 each and every **Deadly Weapon Event**.
- (ii) Funeral Expenses**  
USD 250,000 each and every **Deadly Weapon Event**.
- (iii) 1<sup>st</sup> Party Property Damage**  
USD 250,000 each and every **Deadly Weapon Event**.
- (iv) Business Interruption**  
USD 250,000 each and every **Deadly Weapon Event**

**(v) Demolition, Clearance, Memorialisation**  
**USD 250,000** each and every **Deadly Weapon Event**

**(vi) Extra Expense**  
**USD 250,000** each and every **Deadly Weapon Event**

**(vii) Threat**  
**USD 250,000** each and every **Deadly Weapon Event**

**(viii) Medical Expenses**  
**USD 25,000** per person and **USD500,000** in the annual aggregate

**(ix) Accidental Death and Dismemberment**  
**USD 50,000** per person and **USD500,000** in the annual aggregate

8. **Deductible(s):** USD10,000 (for 100%) each and every Deadly Weapon event including Claim Expenses.
9. **Premium:** USD 37,038.00
- Taxes** USD 1,111.14
- Fees** USD 74.08
- Total Cost:** USD 38,223.22
10. **Dated in London:** 14 August 2019

All other Terms, Clauses and Conditions Remain Unaltered

**Schedule of Insurer(s)**

The Coverages under this Policy are provided based on information, including but not limited to insured locations and values, as provided to the INSURER(S).

We the INSURER(S) in consideration of the payment to us by or on behalf of the Insured of the premium specified herein, do hereby agree to indemnify the Insured or the Insured's Executors and Administrators against loss, damage or liability to the extent and in the manner set forth herein.

The INSURER(S) hereby bind themselves severally and not jointly, each for his own part and not one for another, and therefore each of the INSURER(S) (and his Executors and Administrators) shall be liable only for his own share of his company's proportion of any such loss and of any such expenses.

If the Insured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this policy shall become void and all claim hereunder shall be forfeited.

In Witness whereof the INSURER(S), through their representative(s) duly authorized by them for this purpose have executed and signed this policy.

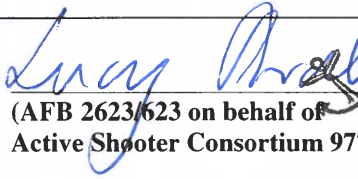
Payment of loss under this policy shall only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC").

**Several Liability Notice – LSW 1001**

The subscribing Insurer's obligations under contracts of Insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Insurers are not responsible for the subscription of any co-subscribing Insurer who for any reason does not satisfy all or part of its obligations.

**Master Policy Number: PJ1900050**

<b>Syndicate</b>	<b>Written Participation</b>
Active Shooter Consortium 9779	100.0000%
which is made up of:	
Lloyd's Syndicate AFB 2623	27.3400%
Lloyd's Syndicate AFB 623	6.0000%
Lloyd's Syndicate TAL 1183	33.3300%
Lloyd's Syndicate LIB 4472	33.3300%

Signed to Order 100%:  (AFB 2623/623 on behalf of Active Shooter Consortium 9779)

*AFB 2623 82%  
623 18%*

**NOTICE:**

**1. THE INSURANCE POLICY THAT YOU HAVE PURCHASED IS BEING ISSUED BY AN INSURER THAT IS NOT LICENSED BY THE STATE OF CALIFORNIA. THESE COMPANIES ARE CALLED “NONADMITTED” OR “SURPLUS LINE” INSURERS.**

**2. THE INSURER IS NOT SUBJECT TO THE FINANCIAL SOLVENCY REGULATION AND ENFORCEMENT THAT APPLY TO CALIFORNIA LICENSED INSURERS.**

**3. THE INSURER DOES NOT PARTICIPATE IN ANY OF THE INSURANCE GUARANTEE FUNDS CREATED BY CALIFORNIA LAW. THEREFORE, THESE FUNDS WILL NOT PAY YOUR CLAIMS OR PROTECT YOUR ASSETS IF THE INSURER BECOMES INSOLVENT AND IS UNABLE TO MAKE PAYMENTS AS PROMISED.**

**4. THE INSURER SHOULD BE LICENSED EITHER AS A FOREIGN INSURER IN ANOTHER STATE IN THE UNITED STATES OR AS A NON-UNITED STATES (ALIEN) INSURER. YOU SHOULD ASK QUESTIONS OF YOUR INSURANCE AGENT, BROKER, OR “SURPLUS LINE” BROKER OR CONTACT THE CALIFORNIA DEPARTMENT OF INSURANCE AT THE FOLLOWING TOLL-FREE TELEPHONE NUMBER: 1-800-927-4357 OR INTERNET WEB SITE WWW.INSURANCE.CA.GOV. ASK WHETHER OR NOT THE INSURER IS LICENSED AS A FOREIGN OR NON-UNITED STATES (ALIEN) INSURER AND FOR ADDITIONAL INFORMATION ABOUT THE INSURER. YOU MAY ALSO CONTACT THE NAIC’S INTERNET WEB SITE AT WWW.NAIC.ORG.**

**5. FOREIGN INSURERS SHOULD BE LICENSED BY A STATE IN THE UNITED STATES AND YOU MAY CONTACT THAT STATE’S DEPARTMENT OF INSURANCE TO OBTAIN MORE INFORMATION ABOUT THAT INSURER.**

**6. FOR NON-UNITED STATES (ALIEN) INSURERS, THE INSURER SHOULD BE LICENSED BY A COUNTRY OUTSIDE OF THE UNITED STATES AND SHOULD BE ON THE NAIC’S INTERNATIONAL INSURERS DEPARTMENT (IID) LISTING OF**

**APPROVED NONADMITTED NON-UNITED STATES INSURERS. ASK YOUR AGENT, BROKER, OR “SURPLUS LINE” BROKER TO OBTAIN MORE INFORMATION ABOUT THAT INSURER.**

**7. CALIFORNIA MAINTAINS A LIST OF APPROVED SURPLUS LINE INSURERS. ASK YOUR AGENT OR BROKER IF THE INSURER IS ON THAT LIST, OR VIEW THAT LIST AT THE INTERNET WEB SITE OF THE CALIFORNIA DEPARTMENT OF INSURANCE: [WWW.INSURANCE.CA.GOV](http://WWW.INSURANCE.CA.GOV).**

**8. IF YOU, AS THE APPLICANT, REQUIRED THAT THE INSURANCE POLICY YOU HAVE PURCHASED BE BOUND IMMEDIATELY, EITHER BECAUSE EXISTING COVERAGE WAS GOING TO LAPSE WITHIN TWO BUSINESS DAYS OR BECAUSE YOU WERE REQUIRED TO HAVE COVERAGE WITHIN TWO BUSINESS DAYS, AND YOU DID NOT RECEIVE THIS DISCLOSURE FORM AND A REQUEST FOR YOUR SIGNATURE UNTIL AFTER COVERAGE BECAME EFFECTIVE, YOU HAVE THE RIGHT TO CANCEL THIS POLICY WITHIN FIVE DAYS OF RECEIVING THIS DISCLOSURE. IF YOU CANCEL COVERAGE, THE PREMIUM WILL BE PRORATED AND ANY BROKER’S FEE CHARGED FOR THIS INSURANCE WILL BE RETURNED TO YOU.**

**LLOYD'S**

Lloyd's of London  
One Lime Street  
London  
EC3M 7HA  
England

**ALLIANT DEADLY WEAPON RESPONSE PROGRAM**

**THIRD PARTY LIABILITY INSURANCE POLICY  
AND  
CRISIS MANAGEMENT SERVICES**

**THIS IS A CLAIMS-MADE AND REPORTED COVERAGE FORM**

**WHAT TO DO FOLLOWING A DEADLY WEAPON EVENT**

If a **Deadly Weapon Event** occurs or is believed to have occurred contact the **Event Responder** via the 24 hour **Crisis Management Response Team**  
Telephone Number: **860-677-3790 – CrisisRisk Strategies**

In the unlikely event that there is no response on the 24 hour **Crisis Management Response Team** telephone number contact either of the following additional representatives as soon as possible:

William Clarke (New York) Tel: +1 (646) 943 5900  
Alex Hill (London) Tel: +44 (20) 7667 7326  
Email: [claims@beazley.com](mailto:claims@beazley.com)

21/6/19

**LLOYD'S**

Lloyd's of London  
One Lime Street  
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England

**ALLIANT DEADLY WEAPON RESPONSE PROGRAM**

**THIRD PARTY LIABILITY INSURANCE POLICY  
AND  
CRISIS MANAGEMENT SERVICES**

**THIS IS A CLAIMS-MADE AND REPORTED COVERAGE FORM**

**COVERAGE NOTICE**

THIS THIRD PARTY LIABILITY POLICY PROVIDES COVERAGE ON A **CLAIMS-MADE AND REPORTED** BASIS. THE COVERAGE PROVIDED BY THIS POLICY IS LIMITED TO ONLY THOSE **CLAIMS** WHICH ARISE FROM A **DEADLY WEAPON EVENT** THAT OCCURS AFTER THE **RETROACTIVE DATE** STATED IN THE **DECLARATIONS** AND WHICH ARE FIRST MADE AGAINST THE **NAMED INSURED** AND REPORTED WITHIN THE **PERIOD OF INSURANCE** AND IN NO EVENT LONGER THAN NINETY (90) DAYS AFTER THE EXPIRY TO **UNDERWRITERS** IN ACCORDANCE WITH THE TERMS OF THIS POLICY.

THIS POLICY DOES NOT PROVIDE COVERAGE TO THE **ASSAILANT(S)** OF THE **DEADLY WEAPON EVENT**.

PLEASE REVIEW THE POLICY CAREFULLY. THIS POLICY CONTAINS IMPORTANT EXCLUSIONS AND CONDITIONS. ALL WORDS OR PHRASES (OTHER THAN CAPTIONS) THAT ARE PRINTED IN BOLDFACE ARE DEFINED IN THE POLICY. PLEASE DISCUSS ANY QUESTIONS CONCERNING THE COVERAGE WITH YOUR INSURANCE AGENT AND / OR BROKER.

IN CONSIDERATION OF THE PREMIUM SPECIFIED IN THE **DECLARATIONS** PAGE **UNDERWRITERS** HEREBY BIND THEMSELVES SEVERALLY AND NOT JOINTLY, EACH FOR HIS OWN PART AND NOT ONE FOR ANOTHER, THEIR EXECUTORS AND ADMINISTRATORS.

**IMPORTANT:** THIS POLICY IS NOT EFFECTIVE UNLESS A **DECLARATIONS** IS ISSUED AND THE PREMIUM PAYMENT CLAUSE HAS BEEN ADHERED TO.

**NOTE:** FAILURE TO REPORT A **CLAIM** AS SOON AS REASONABLY PRACTICABLE COULD JEOPARDIZE YOUR COVERAGE.

*27  
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## TABLE OF CONTENTS

<u>Section</u>	<u>Page No.</u>
Front Cover – What To Following A Deadly Weapon Event	1
Coverage Notice	2
Table of Contents	3
Important Notice	4
Basis of Insurance	4
Deadly Weapon Protection Policy (DWP – (8.June.2018))	
Cover A. The Indemnity	5
Cover B. Defense and Settlement	5
Definitions	6 – 9
Exclusions	10 – 11
Limit of Liability	11
Conditions Precedent (Notice of Loss, Reporting and Claims Handling, Assistance and Co-Operation, Due Diligence, Change in Circumstance, Confidentiality)	12 – 13
Conditions (New Locations, Other Insurance, Onus of Proof, Inspection, Joint Venture(s), Assignment, Subrogation, Cancellation, Arbitration, Loss Fund Establishment, Law and Jurisdiction, Interpretation of Terms and Service of Suit)	14 – 17
Endorsement #1 – Deadly Weapon and Security Vulnerability Assessment Endorsement	18
Endorsement #2 – Deadly Weapon Safety Action Plan Seminar Endorsement	19
Endorsement #3 – Crisis Management Services Endorsement	20
Endorsement #4 – Property Damage Extension Endorsement	21 – 25
Endorsement #5 – Counselling Services Endorsement	26
Endorsement #6 – Funeral Expenses Endorsement	27
Endorsement #7 – New Short Rate Cancellation Table Endorsement (NMA45 amended)	28 – 29
Endorsement #8 – Premium Payment Clause (LSW3001) – amended	30
Endorsement #9 – (Re)Insurers Liability Clause (LMA3333)	31
Endorsement #10 – Lloyd’s Privacy Clause (LSW 1135b)	32
Endorsement #11 – Sanction Limitation and Exclusion Clause (LMA 3100)	33
Endorsement #12 – Policyholder Disclosure Notice of Terrorism Insurance Coverage (LMA 9105)	34
Endorsement #13 – Business Interruption Endorsement	35 – 39
Endorsement #14 – Demolition, Clearance, and Memorialisation Costs Extension Endorsement	40 – 41
Endorsement #15 – Extra Expense Endorsement	42 – 45
Endorsement #16 – Threat Endorsement	46
Endorsement #17 – Medical Expenses Endorsement	47 – 51
Endorsement #18 – Accidental Death and Dismemberment Endorsement	52 – 57

27  
16  
19

## **IMPORTANT NOTICE**

If a word is in boldface, please read the definitions section.

This is a **Claims Made and Reported Policy**.

**Claims Expenses** that are incurred in defending any **Claim** against the **Named Insured** will reduce, and may completely exhaust, the limit of liability available to pay **Damages**.

**Claims Expenses** that are incurred by the **Named Insured** in defending any **Claim** will reduce, and may completely exhaust, the **Self Insured Retention** amount stated in the **Declarations**.

All coverage extension endorsements that provide sub-limits of liability are part of and not in addition to the full limit of liability available as stated in 5.a. Limit of Liability and **Claims Expenses** of the **Declarations**.

This policy does not cover the **Self Insured Retention** amount stated in the **Declarations**.

## **BASIS OF INSURANCE**

All information provided by the **Named Insured** or the **Named Insured's** agent or broker in connection with this policy duly forms the basis of and is incorporated into this policy.

If the **Named Insured** has not notified the **Underwriters** about or has misrepresented any material facts or circumstances relating to this policy or makes any **Claim** knowing it to be false or fraudulent as regards amount or otherwise, this policy will become void from the inception of this policy.

## COVER

### A. The Indemnity

The **Underwriters** will pay on behalf of the **Named Insured**, up to the limit of liability stated in 5.a. Limit of Liability and **Claims Expenses** of the **Declarations**, for any **Damages** and **Claims Expenses** which the **Named Insured** shall become legally liable to pay because of any **Claim** or **Claims** for **Bodily Injury**, first made against the **Named Insured** during the **Period of Insurance** and reported to **Underwriters** in writing no later than ninety (90) days after the expiry of this policy, caused by a **Deadly Weapon Event** occurring at the **Locations** of the **Named Insured** during the **Period of Insurance**. The Indemnity hereunder also includes, within the limit of liability stated in 5.a Limit of Liability and **Claims Expenses** of the **Declarations**, amount(s) payable to the **Named Insured**, or to others on the **Named Insured's** behalf, with respect to additional coverage provided by any Extension endorsed to this policy.

A **Deadly Weapon Event** which occurs at one **Location** or multiple **Locations** of the **Named Insured** within a period of 24 consecutive hours and which do have or appear to have a **Related Purpose** or are co-ordinated by one or more **Assailant(s)** will be deemed to be one **Deadly Weapon Event**.

### B. Defense and Settlement of Claims

1. The Underwriters shall have the right and duty to defend, subject to all the provisions, terms and conditions of this Policy:
  - a. any **Claim** against the **Named Insured** seeking **Damages** which are payable under the terms of this Policy, even if any of the allegations of the **Claim** are groundless, false or fraudulent;
  - or
  - b. under Cover A., any **Claim** in the form of a regulatory proceeding.

Defense counsel shall be mutually agreed upon between the **Named Insured** and the **Underwriters**, but in the absence of such agreement, the Underwriters' decision shall be final.

2. With respect to any **Claim** against the **Named Insured** seeking **Damages** which are payable under the terms of this Policy, the **Underwriters** will pay **Claims Expenses** incurred with their prior written consent. The Limit of Liability available to pay **Damages** shall be reduced and may be completely exhausted by payment of **Claims Expenses**. **Damages** and **Claims Expenses** shall be applied against each **Self Insured Retention** payable by the **Named Insured**.
3. If the **Named Insured** shall refuse to consent to any settlement or compromise recommended by the **Underwriters** and acceptable to the claimant and elects to contest the **Claim**, the **Underwriters'** liability for any **Damages**, penalties and **Claims Expenses** shall not exceed the amount for which the **Claim** could have been settled, less the remaining **Self Insured Retention**, plus the **Claims Expenses** incurred up to the time of such refusal or the applicable Limit of Liability, whichever is less, and the **Underwriters** shall have the right to withdraw from the further defense thereof by tendering control of said defense to the **Insured**. The portion of any proposed settlement or compromise that requires the **Named Insured** to cease, limit or refrain from actual or alleged infringing or otherwise injurious activity or is attributable to future royalties or other amounts that are not **Damages** shall not be considered in determining the amount for which a **Claim** could have been settled.



## DEFINITIONS

For the purpose of this policy:

1. **Aggregate** means the total limit of indemnity for the period of the Policy. The **Aggregate** amount shall be inclusive of any sub-limit(s) provisions and will be eroded by valid **Damages, Claims Expenses** associated with a **Claim(s)**, and any other amount(s) as may be payable under any Extension endorsed to this policy.
2. **Assailant(s)** means an individual or group of individuals actively engaged in, or assisting in, killing or attempting to kill a person or persons using a **Weapon**.
3. **Bodily Injury** means all physical injuries to an **Insured Person** for death, physical injury, sickness, disease or disability resulting from a **Deadly Weapon Event** however excluding the **Assailant(s)** of the **Deadly Weapon Event**.
4. **Business Services** means the rendering of services as performed by the **Named Insured** at the **Locations of the Named Insured**.
5. **Claim** means a written demand received by the **Named Insured** from a third party for **Damages** covered by this policy.
6. **Claims Expenses** means all reasonable and necessary fees, costs and expenses incurred with the written consent of **Underwriters** resulting from the investigation, adjustment, appraisal, defense or appeal of a **Claim**, suit or proceeding relating to a **Claim** regardless of ultimate determination of liability. **Claims Expenses** do not include the salaries, expenses, overheads or other charges by the **Named Insured** for any time spent in cooperating in the defense, settlement and investigation of any **Claim**.
7. **Claims Made And Reported Policy** means that, subject to the terms and conditions of this Policy, the coverage provided by this policy only covers **Claims** first made against the **Named Insured** or a circumstance which could reasonably be expected to give rise to a **Claim** during the **Period Of Insurance** and reported to **Underwriters** in writing as soon as reasonably possible and in no event longer than ninety (90) days after the expiry of this policy.
8. **Counselling Services** means the utilisation of psychiatrists, social workers and counsellors by affected **Insured Persons** following a **Deadly Weapon Event**, except where provided under any workers' compensation, employers liability, unemployment compensation or disability laws, statutes or regulations.
9. **Crisis Management Services** means the services that will be available to the **Named Insured** directly and up to a maximum of ninety (90) days immediately after a **Deadly Weapon Event**, the available services are:-

1. Retention of services

The **Named Insured** will have access to the **Crisis Management Response Team** in the event of a **Deadly Weapon Event**. To access this support on a 24-hour basis, the **Named Insured** will call the **Crisis Management Response Team**. The **Event Responder** will work with their **Crisis Management Response Team** to determine the reasonable and appropriate response and will advise the **Named Insured** accordingly.

2. Crisis Response

27  
10/6/19

The **Event Responder** will deploy US-based resources to support the **Named Insured** in the event of a **Deadly Weapon Event**. These **Crisis Management Services** fall into the following three categories:

a. Investigation

The **Event Responder** will (if required) conduct an independent investigation into the **Deadly Weapon Event** for sole use by the **Named Insured** in determining the facts of the **Deadly Weapon Event**, informing crisis response plans and identifying any potential third party liability exposures as soon as possible.

b. Crisis Management Support

The **Event Responder** will provide advice and support to the **Named Insured** on the management of the situation and the applicable crisis communication strategies post the **Deadly Weapon Event**.

c. Temporary Security Measures

The **Event Responder** will (if required) arrange for armed or unarmed agents to provide temporary security enhancements as required by the response strategies.

10. **Crisis Management Response Team** means a team of qualified professionals formed by the **Underwriters** who respond to a qualifying event in order to provide assistance, guidance and resources to the **Named Insured** during or immediately following the event. The **Crisis Management Response Team** operates in accordance with plans and protocols developed by the **Underwriters**.

11. **Damages** mean a monetary judgment, monetary award or monetary settlement made by a competent court with **Underwriters** written approval. Except, however, that **Damages** shall not include punitive or exemplary damages, sanctions or any additional damages resulting from the multiplication of compensatory damages.

12. **Deadly Weapon and Security Vulnerability Assessment** means the review and inspection undertaken by the **Event Responder** (as stated within the **Declarations**) in order to analyze and evaluate the current security protocols of the **Named Insured** as well as highlighting any current exposures, threats and dangers to the **Named Insured** posed by a potential **Deadly Weapon Event**. The **Event Responder** will provide a full risk analysis report within thirty (30) days post the site visit which will contain, but not be limited to their quantitative findings, qualitative findings and general recommendations to **Underwriters** and to the **Named Insured**.

13. **Deadly Weapon Event** means any event involving an **Assailant(s)** and the **Named Insured** where a **Weapon** has been used or brandished on any **Location(s)** of the **Named Insured**.

14. **Deadly Weapon Safety Action Plan Webinar** means that the **Event Responder** will provide the **Named Insureds** a webinar and provide a **Deadly Weapon Safety Action Plan**. The webinar will include, but not be limited to covering such issues as: general **Assailant** awareness, incident response, profile of an **Assailant**, how to respond to a **Deadly Weapon Event**, scenario training for an **Assailant** situation, creating an emergency action plan; and raising awareness of key behaviours that represent pre-incident indicators and characteristics of **Assailant(s)**.

15. **Declarations** means the document showing the **Named Insured**, the **Named Insured's** address and full insurance details. This policy is not effective unless a **Declarations** is issued and the premium payment clause has been adhered to.

27  
6/19

16. **Directors or Officers** means any partner, executive officer, administrator, member of the **Named Insured** which is a not-for-profit corporation, stockholder or member of the board of directors, trustees or governors of the **Named Insured**.

17. **Event Responder** means a US based risk management entity that operates in safety and security, emergency preparedness, disaster management and public safety consulting services.

18. **Euthanasia** means the practice of intentionally ending a life in order to relieve pain and suffering. This definition is in respect to **Voluntary Euthanasia and Non-Voluntary Euthanasia**. **Voluntary Euthanasia is Euthanasia** conducted with the consent of the person and **Non-Voluntary Euthanasia is Euthanasia** conducted where the consent of the person is unavailable.

19. **Funeral Expenses** means the professional services that are provided and charged via a fixed fee in order to cover the full arrangement of a funeral(s). This includes:

- personal supervision of all the arrangements preceding, during and following the service, liaison with third parties, such as clergy, crematorium, cemetery and florists, use of the funeral home facilities, such as chapels and private rooms, preparing and attending to all essential documentation and provision of all necessary funeral staff to provide a dignified and personal service.
- Supplementary charges, which include bringing the deceased into the undertakers care, presentation of the deceased, provision of a hearse and repatriation of mortal remains.
- The cost of the coffin or casket.
- Additional charges such as limousines, additional mileage and cremation casket.
- Disbursements and other out-of-pocket expenses which are reasonably and necessarily incurred by the Insured, or on the Insured's behalf, in connection with any of the foregoing.

20. **Immediate Family Member** means a person who is related to the **Insured Person(s)** in any of the following ways: Spouse, brother-in-law, sister-in-law, daughter-in-law, son-in-law, mother-in-law, father-in-law, parent (includes stepparent), brother or sister (includes stepbrother or stepsister), or child (includes legally adopted or stepchild). **Immediate Family Member** also includes a person who is a legal guardian of the **Insured Person(s)**.

21. **Insured Person(s)** means any third party human being who is in or on a **Location(s)** unless specifically excluded by this policy.

22. **Joint Venture** means a co-venture, joint lease, joint operating agreement or partnership in which the **Named Insured** has a financial interest.

23. **Location(s)** of the **Named Insured** means all locations which are owned, leased or are part of a **Joint Venture** by the **Named Insured** which have been listed and provided to **Underwriters** prior to binding coverage.

24. **Mercy Killing(s)** means the deliberate act of ending the life of a person or persons who are suffering from an incurable illness or disease. This definition is in respect to **Passive Mercy Killing(s)** where a person(s) undertaking the act of killing the incurably ill person(s) is acting at the explicit request of the person(s) who wishes to die.

25. **Named Insured** means the entity and its **Location(s)** where **Business Services** are rendered.

26. **Period of Insurance** means the period of time between the inception date and the effective date of termination, expiration or cancellation of this Policy as stated in the **Declarations**.

27  
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## EXCLUSIONS

This policy does not cover **Damages, Claims Expenses** or any other cost or expense with respect to any **Claim** directly or indirectly arising from, caused by or due to:

1. Loss of market, loss of income, loss of use or any other consequential loss at the property physically lost or physically damaged by a **Deadly Weapon Event**.
2. Confiscation, nationalization, requisition or destruction of or damage to property by or under the order of any government or public or local authority.
3. Criminal, dishonest, fraudulent or malicious conduct by the **Named Insured**.
4. Any actual or alleged negligent act, error, omission, misstatement, misleading statement, neglect or breach of duty by the **Directors or Officers**, individually or collectively, in the discharge of their duties solely in their capacity as **Directors or Officers** of the **Named Insured**.
5. **Euthanasia**.
6. Any explosive devices unless used in conjunction with a **Deadly Weapon Event**.
7.
  - a. Any vehicle not defined as a **Road Vehicle**
  - b. Any weapon mounted (or designed to be mounted) on a vehicle;
  - c. Any weapon, device or substance delivered by an airborne weapon delivery system including, but not limited to, fixed wing aircraft, helicopter or drone.
8. Injury or death to employees of the **Named Insured**, or to employees of any third party with whom the **Named Insured** has contracted for services including but not limited to temporary or borrowed employees, medical staff, administrative staff, law enforcement officers, security guards, concierges, valet staff, receptionists and door staff. However, this exclusion does not apply in respect of any coverage provided for **Crisis Management Services, Counselling Services, and Funeral Expenses** endorsed by Extension to this policy.
9. Any claim or claims made by, or on behalf of, any **Assailant(s)**.
10. the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.
11.
  - a. ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
  - b. the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
  - c. any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;
  - d. the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter;
  - e. any chemical, biological, bio-chemical, or electromagnetic weapon.

27. **Pollutant or Contaminant** includes but is not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence, or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment.
28. **Property Damage** means physical loss of, physical damage to or physical destruction of tangible property including the resulting loss of use of such tangible property.
29. **Related Purpose** means one **Deadly Weapon Event** or a series of **Deadly Weapon Events** where the **Assailant(s)** attempt to cause **Bodily Injury** for the same intended reason and or for the same desired result.
30. **Retroactive Date** means the date on or after which any **Claim** from a **Deadly Weapon Event** can be reported in order for the policy's coverage to be triggered.
31. **Road Vehicle** means a private or commercial land-based vehicle which is licensed for highway use, including automobiles, buses, trucks or motorcycles.
32. **Self Insured Retention** means the maximum dollar amount as stated in the **Declarations** for each and every **Claim** including **Claim Expenses**. Such stated amount must be paid by the **Named Insured** before this policy will respond to a loss. Valid **Damages** and **Claims Expenses** associated with a **Claim** will both duly erode the stated Self Insured Retention.
33. **Suicide** means the act of intentionally killing or attempting to kill oneself.
34. **Underwriters** shall mean certain syndicates at Lloyd's of London, who are providing this insurance policy.
35. **Weapon** means:
- a) any portable or handheld device, instrument or substance which is used by the **Assailant(s)** in a manner to deliberately cause death or **Bodily Injury**.
- And/or
- b) any **Road Vehicle** that is occupied and used by the **Assailant(s)** to deliberately cause death or **Bodily Injury**.

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12. Loss, injury or damage arising out of any mental injury or mental anguish related claim where no actual **Bodily Injury** has occurred to the claimant.
13. Loss, injury or damage caused by or resulting from the **Named Insured's** recklessness or deliberate misconduct.
14. **Mercy Killing(s).**
15. Any **Named Insured** under this policy making a **Claim(s)** against any other **Named Insured** under this policy.  
  
However this exclusion shall not apply to **Claims(s)** of an employee of the **Named Insured** while they are a recipient of **Business Services** being provided by the **Named Insured**.
16. Nuclear reaction, nuclear radiation or radioactive contamination, however such nuclear reaction, nuclear radiation or radioactive contamination may have been caused.
17. Any **Pollutant or Contaminant**, however such **Pollutant or Contaminant** may have been introduced or arisen.
18. Loss or damage arising from goods or products designed, manufactured, constructed, altered, repaired, serviced, treated, sold, supplied or distributed by the **Named Insured**.
19. **Property Damage** in respect of:
  - (a) owned, leased, rented or occupied by the **Named Insured**.
  - (b) in the care, custody or control of the **Named Insured** or the care, custody or control of any person under contract with the **Named Insured**.
20. Punitive or exemplary damages, sanctions or any additional damages resulting from the multiplication of compensatory damages.
21. Strikes, labour unrest, riots or civil commotion.
22. **Suicide.**
23. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power.

Nothing contained in the above exclusions shall extend this policy to cover any liability which would not have been covered had these exclusions not been incorporated herein.

### **LIMIT OF LIABILITY**

The Limit of Liability stated in the **Certificate of Coverage** issued by Alliant Insurance Services is the total limit of the **Underwriters'** liability for all **Damages** and **Claims Expenses** arising out of the **Claims** first made against the **Named Insured** during the **Period Of Insurance** and reported to **Underwriters** in writing no later than ninety (90) days after the expiry of this policy regardless of the number of **Named Insureds** under this policy, **Claims** or Claimants.

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## CONDITIONS PRECEDENT

The **Underwriters** will not be liable to pay any **Claim** under this policy unless the **Named Insured** comply with all the requirements in the following conditions.

### Notice and Proof of Loss

The **Named Insured**, shall as soon as reasonably practicable call the **Crisis Management Response Team** Telephone: **860-677-3790** and notify the **Event Responder** (as stated within the **Declarations**).

The **Named Insured**, shall also as soon as reasonably practicable, notify **Underwriters** of every **Claim**, demand, notice, summons or other process received by the **Named Insured** or their representative and any act, error or omission by the **Named Insured** which could reasonably be expected to give rise to a **Claim**, including any threat of a **Deadly Weapon Event** that could possibly lead to a **Claim**.

The **Named Insured** must keep **Underwriters** fully informed of any **Claim** and forward copies of all relevant correspondence and legal processes.

Any **Claim** or any circumstance which could reasonably be expected to give rise to a **Claim** shall be considered to be reported to the **Underwriters** when notice is first given to **Underwriters**.

### Reporting and Claims Handling

The **Named Insured**, shall as soon as reasonably practicable, notify **Underwriters** of every **Claim**:-

Alex Hill  
Beazley Claims (London)  
Direct Dial: +44 (20) 7667 7326

and / or

William Clarke  
Beazley Claims (New York)  
Direct Dial: +1 (646) 943 5919

Beazley Furlonge Limited  
Plantation Place South  
60 Great Tower Street  
London  
EC3R 5AD

### Assistance and Cooperation

The **Named Insured** shall cooperate with the **Underwriters** in all investigations, including investigations regarding the application for and coverage under this policy and, upon the **Underwriters'** request, assist in making settlements, in the conduct of suits and in enforcing any right of contribution or indemnity against any person or organisation who may be liable to the **Named Insured** because of acts, errors or omissions in respect of loss insured under this policy.

The **Named Insured** shall attend hearings, trials and assist in securing and giving evidence and obtaining the attendance of witnesses where required by **Underwriters**.

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The **Named Insured** must not admit liability, make an offer or promise of any payment, assume any obligation, incur any expense, enter into any settlement, acquiesce or agree to any judgement or award or otherwise dispose of any **Claim** without the written agreement of the **Underwriters**.

If required by the **Underwriters**, the **Named Insured** must agree to an examination under oath by the **Underwriters'** appointed representative.

#### Due diligence

The **Named Insured** (or any of the **Named Insured's** agents, sub or co-contractors) must use due diligence and do (and concur in doing and permit to be done) everything reasonably practicable to avoid or diminish further injury or damage and to secure compensation for any such loss including action against other parties to enforce any rights and remedies or to obtain relief or indemnity.

#### Change in circumstance

The **Named Insured** must notify the **Underwriters** immediately of any change in circumstance during the **Period of Insurance** which will materially affect this policy. This includes but is not limited to any significant change in operating conditions, the management and the ownership or control of the **Named Insured's** business. The **Underwriters** may then vary the terms and conditions of this policy. If the **Named Insured** is in any doubt whether a change is material he should consult his broker or agent.

#### Confidentiality

The **Named Insured** and any **Insured Person** must, at all times, restrict knowledge of the existence of this policy to all persons whose knowledge of the policy is necessary.

This policy shall become void and all **Claims** hereunder shall be forfeited if at any time, whether before or after expiry, the existence of this policy is disclosed to a third party, other than to the **Named Insured's** own professional, financial and legal advisers (on a confidential basis), without the **Underwriters'** prior written agreement.

**Underwriters** consent is only not needed where there is a court order or disclosure is legally required. The **Named Insured** must notify **Underwriters** as soon as possible of such proposed disclosure requirement, so that they can, if they chose, step in and object.

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## CONDITIONS

### New Locations

This policy covers loss as insured against by this policy at any **Location(s)** which are newly acquired or occupied by the **Named Insured** subject to the values of such additional property and/or interests not exceeding USD25,000,000 (for 100%). Where the value exceeds USD25,000,000 (for 100%) each acquired or occupied **Location, Underwriters** are to be notified within ninety (90) days of the completion date of such acquisition or occupation.

### Other insurance

This policy will act as primary insurance to any other insurance carried by or available to the **Named Insured**. This policy will respond in the event the **Named Insured** is otherwise insured incidentally for any **Damages** and **Claims Expenses** which are indemnifiable under this policy (namely under a more general or combined insurance providing coverage, in addition, for other risks not indemnified under this policy).

### Onus of proof

In any **Claim**, and in any action, suit or other proceeding to enforce a **Claim** for loss under this policy the burden of proving that such loss is not excluded from this policy or that the **Named Insured** is not in breach of any of its conditions will be upon the **Named Insured**.

### Inspection

The **Underwriters** have the right, at their expense, to inspect at any reasonable time any **Location(s)** of the **Named Insured** and kept on file with the **Underwriters**.

By any such inspection **Underwriters** assume no responsibility for safety of the **Named Insured** property or at any **Location(s)**.

### Joint Venture(s)

With regard to any liability of the **Named Insured** which is insured under this policy and arises in any manner out of the operations or existence of any **Joint Venture** the limit of liability under this policy shall be limited to the percentage interest of the **Named Insured** in the **Joint Venture**. Where the percentage interest of the **Named Insured** in a **Joint Venture** is not evidenced in writing, the percentage to be applied shall be that which would be imposed by law at the inception of the **Joint Venture**. Such percentage shall not be increased by the insolvency of any members of such **Joint Venture** or any other parties. This **Joint Venture** clause shall not apply to any liability of the **Named Insured** where, as a result of a **Claim**, the terms of the **Joint Venture** agreement place the whole liability of the **Joint Venture** on the **Named Insured**.

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Assignment

No assignment of or change of interest in this policy or in any amount payable under it will be binding on or recognized by **Underwriters**.

Subrogation

The Underwriters shall have the right and be entitled to bring proceedings in the **Named Insured's** name to recover for the **Underwriters'** benefit the amount of any payment made under this policy, including their own costs and expenses. The **Underwriters** shall be entitled to exercise all rights and remedies of the insured.

Cancellation

This policy may be cancelled by the **Named Insured** or by the **Underwriters** by sending by registered or certified mail notice to the other party stating when, not less than thirty (30) days thereafter, cancellation shall be effective. However in the event of non-payment of premium by the **Named Insured** this policy may be cancelled by the **Underwriters** by sending by registered or certified mail notice to the **Named Insured** stating when, not less that ten days thereafter, cancellation shall be effective.

The mailing of notice as aforesaid by the **Underwriters** to the **Named Insured** at the address shown in this policy shall be sufficient proof of notice and the insurance under this policy shall end on the effective date and hour of cancellation stated in the notice. Delivery of such written notice either by the **Named Insured** or by the **Underwriters** shall be equivalent to mailing.

In the event that this policy is cancelled, as aforesaid, the expiration date of this policy shall be the effective date of such cancellation.

If this policy shall be cancelled by the **Named Insured** the **Underwriters** shall retain whichever is the greater of a minimum of twenty five percent (25.00%) the total premium or the short rate proportion of the premium for the period this insurance has been in force, calculated in accordance with the New Short Rate Cancellation Table as per endorsement #7.

If this policy shall be cancelled by the **Underwriters**, the **Underwriters** shall retain the pro rata proportion of the premium for the period this policy has been in force. Notice of cancellation by the **Underwriters** shall be effective even though the **Underwriters** make no payment or tender of return premium with such notice.

Please note that the associated Risk Management Costs are fully earned at inception and non-refundable irrespective if this policy has been cancelled by either the **Named Insured** or by the **Underwriters**.

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## Arbitration

If any dispute, controversy or claim arises out of or in connection with this policy, including any question regarding its existence, validity or termination (a - dispute) the parties shall use all reasonable endeavours to resolve the matter amicably. If one party gives the other party notice that a dispute has arisen and the parties do not resolve the dispute within thirty (30) days of service of the notice then the dispute shall be referred to the representatives of the parties who shall, acting jointly and in good faith, attempt to resolve the dispute. No party shall resort to arbitration against the other party under this policy until thirty (30) days after such referral. (b) all disputes, which are unresolved pursuant to (a) above and which a party wishes to have resolved, shall be referred upon the application of any party to and finally settled under the London Court of International Arbitration Rules (the - rules in force at the time the proceedings are commenced, which rules are deemed to be incorporated by reference to this Arbitration clause). The number of arbitrators shall be three (3), appointed in accordance with the Rules. The seat of the arbitration shall be as stated in the **Declarations**. The language of this arbitration shall be English and the award shall be final and binding upon the parties. The arbitrators shall interpret this policy on the basis of the law identified in the **Declarations**. (c) the costs and expenses of the arbitration shall be borne by the **Named Insured** and the **Underwriters** as ordered by the arbitration tribunal. Such legal costs and expenses will not be part of the limit of liability. (d) The **Named Insured** and the **Underwriters** agree to keep confidential to themselves and their legal and other professional advisers the existence and details of any proceedings pursuant to this Arbitration clause, including their submissions and evidence and all and any awards (including their content, reasons and result) except to the extent that such documents or information are in the public domain or required by a legal duty to be disclosed or disclosure is reasonably necessary to protect or pursue a legal right or remedy or if required by any agency or authority in charge of regulating securities.

## Loss Fund Establishment

In the event of a **Deadly Weapon Event**, and at a time as soon as reasonably practicable after the occurrence of such **Deadly Weapon Event**, the **Underwriters** will establish a Loss Fund, for an amount that the **Underwriters** deem sufficient, for the purpose of facilitating prompt payment of **Claim** amounts, **Claims Expenses** and any other amounts recoverable under the terms and conditions of this Deadly Weapon Protection Policy, including those endorsed thereto. The **Underwriters** reserve the right, at their sole discretion, to make further deposit of monies into the Loss Fund at a time of their choosing.

The Loss Fund will be held in an interest-bearing bank account within the United States of America chosen at the sole discretion of the **Underwriters**, in the name of the **Underwriters**, and only the **Underwriters** will be entitled to receive any interest accrued on such account. Only the **Underwriters**, or their authorised representatives (with the prior consent of the **Underwriters**), shall be entitled to draw down on such account for the purpose of making any appropriate payment due under this Policy.

The **Underwriters** reserve the right to terminate the Loss Fund with immediate effect at any time in the event that the Loss Fund, or any matter associated with its establishment or maintenance, is found to contravene any law or statute of any jurisdiction in the United States of America.

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### Law and Jurisdiction

This policy is governed by the applicable law as stated in 14. Law and Jurisdiction of the **Declarations**.

This policy is subject to the provisions of the Arbitration clause and the jurisdiction of the court is determined by the Service of Suit Clause.

### Interpretation of Terms

To the extent that any court of competent jurisdiction should determine that any term or provision of this policy would be in conflict with the public policy the said term or provision is to be interpreted and/or amended so as to conform to the said jurisdiction's public policy.

### Service of Suit

This Service of Suit Clause will not be read to conflict with or override the obligations of both the **Named Insured** and the **Underwriters** to arbitrate their disputes as provided for in the above arbitration provision. This clause is intended as an aid to compelling arbitration or enforcing such arbitration or arbitral award, not as an alternative to such arbitration provision for resolving disputes arising out of this policy of insurance.

It is agreed that in the event of the failure of the **Underwriters** to pay any amount claimed to be due under this policy, the **Underwriters**, at the **Named Insured's** request, will submit to the jurisdiction of a court of competent jurisdiction within the United States. Nothing in this clause constitutes or should be understood to constitute a waiver of the **Underwriters'** rights to commence an action in any court of competent jurisdiction in the United States, to remove an action to a United States District court or to seek a transfer of a case to another court as permitted by the laws of the United States or of any state in the United States. It is further agreed that service of process in such suit may be made upon the attorney named in the **Declarations** and that in any suit instituted against any one of them upon this policy, the **Underwriters** will abide by the final decision of such court or of any appellate court in the event of an appeal.

The attorney named in the **Declarations** is authorized and directed to accept service of process on behalf of the **Underwriters** in any such suit and/or upon the request of the **Named Insured** to give a written undertaking to the **Named Insured** that he will enter a general appearance upon the **Underwriters'** behalf in the event such a suit shall be instituted.

Further, pursuant to any statute of any state, territory or district of the United States which makes provision therefore, the **Underwriters** hereby designate the superintendent, commissioner or director of insurance or other officer specified for that purpose in the statute, or his successor or successors in office, as their true and lawful attorney upon whom may be served any lawful process in any action, suit or proceeding instituted by or on behalf of the **Named Insured** or any beneficiary hereunder arising out of this policy of insurance, and hereby designate the attorney named in the **Declarations** as the person to whom the said officer is authorized to mail such process or a true copy thereof

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**ENDORSEMENT NO. 1**

ATTACHING TO AND FORMING PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED
PJ1900050	1 <sup>st</sup> July 2019	ALLIANT DEADLY WEAPON RESPONSE PROGRAM

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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**DEADLY WEAPON AND SECURITY VULNERABILITY POST-UNDERWRITING  
REVIEW ENDORSEMENT**

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**Underwriters** hereby agree to provide the **Named Insured** with access to a Deadly Weapon and Security Vulnerability Post-Underwriting Review, in remote form. The Review will be undertaken by the **Event Responder** (as stated within the **Declarations**) in order to analyse and evaluate the current security protocols of the **Named Insured** as well as highlighting any current exposures, threats and dangers to the **Named Insured** posed by a potential **Deadly Weapon Event**. The **Event Responder** will provide a risk analysis report which will contain, but not be limited to their quantitative findings, qualitative findings and general recommendations to the **Named Insured**. The date of the remote Deadly Weapon and Security Vulnerability Post-Underwriting Review will be arranged directly by the **Event Responder** with the **Named Insured**.

The **Event Responder** as stated within the **Declarations** is the sole provider of the Deadly Weapon and Security Vulnerability Post-Underwriting Review to the **Named Insured** under this policy.

If a word is in boldface, please read the definitions section of the policy to which this Endorsement is attached.

All other terms, conditions and exclusions of this policy remain unchanged.

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**ENDORSEMENT NO. 2**

ATTACHING TO AND FORMING PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED
PJ1900050	1 <sup>st</sup> July 2019	ALLIANT DEADLY WEAPON RESPONSE PROGRAM

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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**DEADLY WEAPON SAFETY ACTION PLAN WEBINARS ENDORSEMENT**

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**Underwriters** hereby agree to provide the **Named Insured** with access to Deadly Weapon Safety Action Plan Webinars which are hosted by the **Event Responder** (as stated within the **Declarations**). The Webinars will include, but not be limited to, information on such topics as: general **Assailant** awareness, incident response, profile of an **Assailant**, how to respond to a **Deadly Weapon Event**, scenario training for an **Assailant** situation, creating an emergency action plan, and awareness of key behaviours that represent pre-incident indicators and characteristics of **Assailant(s)**.

The **Event Responder** as stated within the **Declarations** is the sole provider of the **Deadly Weapon Safety Action Plan Webinars** to the **Named Insured** under this policy.

If a word is in boldface, please read the definitions section of the policy to which this Endorsement is attached.

All other terms, conditions and exclusions of this policy remain unchanged.

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**ENDORSEMENT NO. 3**

ATTACHING TO AND FORMING PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED
PJ1900050	1 <sup>st</sup> July 2019	ALLIANT DEADLY WEAPON RESPONSE PROGRAM

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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**CRISIS MANAGEMENT SERVICES ENDORSEMENT**

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Underwriters hereby agree to pay for expense costs associated with the provision of **Crisis Management Services** which are reasonably and necessarily incurred by the **Named Insured** in connection with a **Deadly Weapon Event**.

Any such expense costs are inclusive of response and consultant fees and all associated expenses, and included within and not in addition to the limit of liability as stated within item 5.a. Limit of Liability and **Claims Expenses** of the **Declarations**. The **Crisis Management Services** will be available to the **Named Insured** directly and up to a maximum of ninety (90) days immediately after a **Deadly Weapon Event**. Such services available to the **Named Insured** include, but are not limited to: emergency travel and accommodation for **insured persons** and their **Immediate Family Members**, child care for the **Immediate Family Members of Insured Persons**, brand rehabilitation, public relations, media management, legal, crisis counselling to the **Named Insured**, site security, remediation and recovery, restoration and similar services.

The **Event Responder** as stated within the **Declarations** is the sole provider of **Crisis Management Services** to the **Named Insured** under this policy.

This Endorsement insures **Crisis Management Services** incurred in connection with a **Deadly Weapon Event** that occurs during the **Period of Insurance**. This Endorsement does not insure any **Deadly Weapon Event** that first takes place prior to the inception date of this insurance, nor any **Deadly Weapon Event** that first takes place after the expiration date (or if cancelled, the cancellation date) of this insurance. The Important Notice: "This is a **Claims Made and Reported Policy**" stipulated in the Deadly Weapon Protection Policy to which this Endorsement is attached does not apply to this Property Damage Extension Endorsement. Similarly, any other terms in the Deadly Weapon Protection Policy that make reference to **Claims-Made and Reported** basis and **Retroactive Date** do not apply to this Endorsement.

If a word is in boldface, please read the definitions section of the policy to which this Endorsement is attached.

All other terms, conditions and exclusions of this policy remain unchanged.

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**ENDORSEMENT NO. 4**

ATTACHING TO AND FORMING PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED
PJ1900050	1 <sup>st</sup> July 2019	ALLIANT DEADLY WEAPON RESPONSE PROGRAM

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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**PROPERTY DAMAGE EXTENSION ENDORSEMENT**

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**INSURING CLAUSE**

In consideration of the premium paid, the Deadly Weapon Protection Policy to which this Endorsement is attached is amended to additionally insure the **Named Insured** against physical loss or physical damage to **Insured Property** caused by a **Deadly Weapon Event**, as defined by the Deadly Weapon Protection Policy, occurring at the **Location(s)** of the **Named Insured**. In the event that fire or sprinkler leakage ensues from a **Deadly Weapon Event**, then this Endorsement will also insure physical loss or physical damage to **Insured Property** caused by that ensuing fire or sprinkler leakage.

This Property Damage Extension Endorsement is subject to the terms and conditions (other than exclusions), and definitions stipulated in the Deadly Weapon Protection Policy to which it is attached and, in addition, to the terms, conditions, exclusions and definitions stipulated in this Endorsement. In the event that a term, condition, or definition stipulated in this Endorsement conflicts with any term, condition, or definition contained in the Deadly Weapon Protection Policy, then such term, condition, or definition in this Property Damage Extension Endorsement shall prevail.

This Endorsement insures physical loss or physical damage caused by a **Deadly Weapon Event** that occurs during the **Period of Insurance**. This Endorsement does not insure any **Deadly Weapon Event** that first takes place prior to the inception date of this insurance, nor any **Deadly Weapon Event** that first takes place after the expiration date (or if cancelled, the cancellation date) of this insurance. The Important Notice: "This is a **Claims Made and Reported Policy**" stipulated in the Deadly Weapon Protection Policy to which this Endorsement is attached does not apply to this Property Damage Extension Endorsement. Similarly, any other terms in the Deadly Weapon Protection Policy that make reference to **Claims-Made and Reported** basis and **Retroactive Date** do not apply to this Endorsement.

If a word is in boldface, please read the definitions section of the policy to which this Endorsement is attached.



## COVERAGE

In the event of a **Deadly Weapon Event** that occurs during the **Period of Insurance**, and in conjunction with the recommendations of the **Crisis Management Response Team**, the **Underwriters** shall be liable for:

- 1) The cost to repair, replace or reinstate, with new materials of like kind and quality, any physical loss or physical damage to the **Insured Property**, caused by such **Deadly Weapon Event**. Until replacement has been effected the amount of liability under this Endorsement shall be limited to the **Actual Cash Value** at the time of such **Deadly Weapon Event**.
- 2) The costs incurred by the **Named Insured** to put up temporary plates or board up openings if repair or replacement of damaged **Glass** is delayed;
- 3) The costs incurred by the **Named Insured** in the removal from the **Location(s)** of debris of the **Property Insured** damaged as a result of a **Deadly Weapon Event**, and in the clean-up of the **Location(s)**, including biological cleaning and sanitizing, in consequence of a **Deadly Weapon Event**;
- 4) The costs incurred by the **Named Insured** in re-filling, recharging or replacing any fire extinguishers, local or fixed fire suppression or gas flooding systems, sprinkler installations and sprinkler heads, and in having any fire or intruder alarms, or closed circuit television equipment re-set, made necessary as a result of a **Deadly Weapon Event**;
- 5) The costs incurred by the **Named Insured** in replacing locks to external doors if security at the **Location(s)** is compromised in consequence of a **Deadly Weapon Event**.

## LIMIT OF LIABILITY

The **Underwriters** shall not be liable for more than **USD 250,000** in respect of each and every **Deadly Weapon Event**. The limit of liability of this Endorsement is part of and not in addition to the limit of liability as stated within item 5.a. Limit of Liability and **Claims Expenses** of the **Declarations**.

## EXCLUDED PROPERTY

This Property Damage Extension Endorsement does not insure physical loss or physical damage to:

- a) Land or land values;
- b) Aircraft, watercraft or any vehicle that is licensed for highway use;
- c) Animals;
- d) Money, currency, checks, coins, stamps, securities, valuable papers, evidences of debt, precious stones, precious metals (unless forming an integral part of **Insured Property**), jewelry, furs, **Fine Arts and Antiques**;
- e) **Electronic Data**;
- f) Any property in transit not at the **Location(s)**.

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## CONDITIONS

1. **Deadly Weapon Event**

No claim shall be payable under this Endorsement unless a **Deadly Weapon Event**, insured under the Deadly Weapon Protection Policy to which this Endorsement is attached, has occurred.

2. **Other Insurance**

This Endorsement will act as primary insurance to any other insurance carried by or available to the **Named Insured**.

3. **Subrogation**

In the event of any payment under this Endorsement, the **Underwriters** shall be subrogated to the extent of such payment to all the **Named Insured's** right of recovery therefor. The **Named Insured** shall execute all papers required, shall cooperate with **Underwriters** and, upon the **Underwriters'** request, shall attend hearings and trials and shall assist in effecting settlements, securing and giving evidence, attaining the attendance of witnesses and in the conduct of suits and shall do anything that may be necessary to secure such right. The **Underwriters** will act in concert with all other interests concerned (including the **Named Insured**) in the exercise of such rights of recovery.

4. **Abandonment**

There shall be no abandonment to the **Underwriters** of any property.

5. **Inspection and Audit**

The **Underwriters** or their agents shall be permitted but not obligated to inspect the Insured's property at any time.

## EXCLUSIONS

This Property Damage Extension Endorsement does not insure against:

- a. nuclear reaction, nuclear radiation or radioactive contamination, however such nuclear reaction, nuclear radiation or radioactive contamination may have been caused;
- b. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power;
- c. the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event, whether or not insured by this Endorsement, contributing concurrently or in any other sequence to the physical loss or physical damage;
- d. loss caused by the enforcement of any ordinance or law regulating the use, reconstruction, repair or demolition of any property at the **Location(s)**;
- e. fines, penalties, or **Damages** incurred by, or imposed upon, the **Named Insured** at the order of any Government Agency, Court or other Authority, whether arising from or in connection with a **Deadly Weapon Event** or otherwise.

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- f. loss of market, loss of income, loss of use or any other consequential loss at the property physically lost or physically damaged by an **Deadly Weapon Event**;
- g. confiscation, nationalization, requisition or destruction of or damage to property by or under the order of any government or public or local authority;
- h. criminal, dishonest, fraudulent or malicious conduct by the **Named Insured**;
- i. any explosive devices unless used in conjunction with a **Deadly Weapon Event**;
- j.
  - a. Any vehicle not defined as a **Road Vehicle**
  - b. Any weapon mounted (or designed to be mounted) on a vehicle;
  - c. Any weapon, device or substance delivered by an airborne weapon delivery system including, but not limited to, fixed wing aircraft, helicopter or drone;
- k. the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system;
- l. any **Pollutant or Contaminant**, however such **Pollutant or Contaminant** may have been introduced or arisen;
- m. strikes, labour unrest, riots or civil commotion.

#### DEFINITIONS

1. **Actual Cash Value** means the cost to repair, replace or reinstate the **Insured Property** with proper deduction to reflect any depreciation, deterioration and obsolescence of the **Insured Property**.
2. **Damages** mean a monetary judgement, monetary award or monetary settlement made by a Court. For the purpose of this insurance, **Damages** include punitive or exemplary **Damages**, sanctions or any additional **Damages** resulting from multiplication of compensatory **Damages**.
3. **Electronic Data** means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programs and software and other coded instructions for the processing and manipulation of **Electronic Data** or the direction and manipulation of electronic data processing equipment.
4. **Fine Arts and Antiques** mean any articles of recognised artistic or collectible nature of whatsoever description including, but not limited to, tapestries, rugs, furniture, paintings, photographs, etchings, manuscripts, sculptures, statuary, porcelains, rare or art glass, objets d'art, contemporary art, clocks, articles of historical value or forming part of a collection.
5. **Glass** means plain plate **Glass**, plain sheet **Glass**, laminated **Glass**, and polycarbonate sheeting fixed into, or forming part of, any window, door, transom, fanlight, skylight, roof light, greenhouse or conservatory;

*db* 27/6/19

6. **Insured Property** means:

- 1) Buildings, structures or detached outbuildings situated at the **Location(s)**, including:
  - a. Completed additions;
  - b. Permanently installed machinery, equipment, and heating boilers;
  - c. Permanently installed appliances used for refrigeration, ventilation, cooking, dishwashing or laundering;
  - d. Floor coverings;
  - e. **Glass**, wall mirrors, and **Sanitary Ware**.
- 2) Business personal property owned by the **Named Insured**, which is of a type not excluded, whilst situated at the **Location(s)** of the **Named Insured**, including:
  - a. Furniture and fixtures;
  - b. Machinery and equipment not included in 1).b. above, electronic data processing equipment and computers; electronic data processing media;
  - c. Appliances used for refrigeration, ventilation, cooking, dishwashing or laundering not included in 1).c. above;
  - d. **Stock** and tools of the trade.
- 3) Personal property of others which is in the care, custody and control of the **Named Insured** and personal property of others which the **Named Insured** is responsible to insure, which is of a type not excluded, whilst situated at the **Location(s)** of the **Named Insured**.
- 4) At the option of the **Named Insured**, personal property of **Insured Person(s)**, which is of a type not excluded, whilst situated at the **Location(s)** of the **Named Insured**.

7. **Sanitary Ware** means baths, sinks, lavatory bowls and cisterns, washbasins and pedestals.

8. **Stock** means merchandise held for storage or for sale, raw materials, and in-process or finished goods, including supplies used in their packing or shipping.

All other terms, conditions and exclusions of this policy remain unchanged.

27  
06  
19

**ENDORSEMENT NO. 5**

ATTACHING TO AND FORMING PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED
PJ1900050	1 <sup>st</sup> July 2019	ALLIANT DEADLY WEAPON RESPONSE PROGRAM

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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**COUNSELLING SERVICES ENDORSEMENT**

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**Underwriters** at no additional premium hereby agree to provide the **Named Insured** with a sub-limit of **USD 250,000** each and every **Deadly Weapon Event** for expense costs associated with the provision of **Counselling Services** in connection with a **Deadly Weapon Event**.

This Endorsement additionally includes expense costs associated with the provision of such **Counselling Services** to employees of the **Named Insured**, or to employees of any third party with whom the **Named Insured** has contracted for services, and it is understood and agreed that Exclusion 8 of the Deadly Weapon Protection Policy will not apply to this Counselling Services Endorsement, but only to the extent that such expense costs are not otherwise recoverable from any workers' compensation, employer's liability or any other similar insurance held by the **Named Insured** or such contracted third party. It is further understood and agreed that Exclusion 12 of the Deadly Weapon Protection Policy will not apply to this Counselling Services Endorsement.

This sub-limit of expense costs is inclusive of all medical consultant fees and all associated expenses. Furthermore this sub-limit of liability is part of and not in addition to the limit of liability as stated within item 5.a. Limit of Liability and **Claims Expenses** of the **Declarations**.

The **Event Responder** as stated within the **Declarations** is the sole provider of **Counselling Services** to the **Named Insured** under this policy. The **Event Responder** will arrange the respective **Counselling Services** in conjunction with the **Named Insured**.

This Endorsement insures **Counselling Services** incurred in connection with a **Deadly Weapon Event** that occurs during the **Period of Insurance**. This Endorsement does not insure any **Deadly Weapon Event** that first takes place prior to the inception date of this insurance, nor any **Deadly Weapon Event** that first takes place after the expiration date (or if cancelled, the cancellation date) of this insurance. The Important Notice: "This is a **Claims Made and Reported Policy**" stipulated in the Deadly Weapon Protection Policy to which this Endorsement is attached does not apply to this Counselling Services Endorsement. Similarly, any other terms in the Deadly Weapon Protection Policy that make reference to **Claims-Made and Reported** basis and **Retroactive Date** do not apply to this Endorsement.

If a word is in boldface, please read the definitions section of the policy to which this Endorsement is attached.

All other terms, conditions and exclusions of this policy remain unchanged.

*df* 27/6/19

**ENDORSEMENT NO. 6**

ATTACHING TO AND FORMING PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED
PJ1900050	1 <sup>st</sup> July 2019	ALLIANT DEADLY WEAPON RESPONSE PROGRAM

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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**FUNERAL EXPENSES ENDORSEMENT**

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**Underwriters** at no additional premium hereby agree to provide the **Named Insured** with a sub-limit of **USD 250,000** each and every **Deadly Weapon Event** for expense costs associated with the provision of **Funeral Expenses** in connection with a **Deadly Weapon Event**.

This Endorsement additionally includes expense costs associated with the provision of such **Funeral Expenses** of employees of the **Named Insured**, or of employees of any third party with whom the **Named Insured** has contracted for services, and it is understood and agreed that Exclusion 8 of the **Deadly Weapon Protection Policy** will not apply to this **Funeral Expenses Endorsement**, but only to the extent that such expense costs are not otherwise recoverable from any workers' compensation, employer's liability or any other similar insurance held by the **Named Insured** or such contracted third party.

This sub-limit of expense costs is inclusive of all direct associated expenses with respect to the related funeral(s). Furthermore this sub-limit of liability is part of and not in addition to the limit of liability as stated within item 5.a. Limit of Liability and **Claims Expenses** of the **Declarations**.

**The Event Responder** as stated within the **Declarations** will arrange the respective funeral provisions in conjunction with the **Named Insured**.

This Endorsement insures **Funeral Expenses** incurred in connection with a **Deadly Weapon Event** that occurs during the **Period of Insurance**. This Endorsement does not insure any **Deadly Weapon Event** that first takes place prior to the inception date of this insurance, nor any **Deadly Weapon Event** that first takes place after the expiration date (or if cancelled, the cancellation date) of this insurance. The Important Notice: "This is a **Claims Made and Reported Policy**" stipulated in the **Deadly Weapon Protection Policy** to which this Endorsement is attached does not apply to this **Funeral Expenses Endorsement**. Similarly, any other terms in the **Deadly Weapon Protection Policy** that make reference to **Claims-Made and Reported** basis and **Retroactive Date** do not apply to this Endorsement.

If a word is in boldface, please read the definitions section of the policy to which this Endorsement is attached.

All other terms, conditions and exclusions of this policy remain unchanged.



**ENDORSEMENT NO. 7**

ATTACHING TO AND FORMING PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED
PJ1900050	1 <sup>st</sup> July 2019	ALLIANT DEADLY WEAPON RESPONSE PROGRAM

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**NEW SHORT RATE CANCELLATION TABLE ENDORSEMENT**

Notwithstanding anything to the contrary contained herein and in consideration of the premium for which this Insurance is written it is agreed that in the event of cancellation thereof by the Assured the Earned Premium shall be computed as follows:-

**SHORT RATE CANCELLATION TABLE**

A. For insurances written for one year:-

<u>Days Insurance in Force</u>	<u>Per cent. of One Year Premium</u>	<u>Days Insurance in Force</u>	<u>Per cent. of One Year Premium</u>
1 - 54	25	192 - 196	63
55 - 58	26	197 - 200	64
59 - 62 (2 months)	27	201 - 205	65
63 - 65	28	206 - 209	66
66 - 69	29	210 - 214 (7 months)	67
70 - 73	30	215 - 218	68
74 - 76	31	219 - 223	69
77 - 80	32	224 - 228	70
81 - 83	33	229 - 232	71
84 - 87	34	233 - 237	72
88 - 91 (3 months)	35	238 - 241	73
92 - 94	36	242 - 246 (8 months)	74
95 - 98	37	247 - 250	75
99 - 102	38	251 - 255	76
103 - 105	39	256 - 260	77
106 - 109	40	261 - 264	78
110 - 113	41	265 - 269	79
114 - 116	42	270 - 273 (9 months)	80
117 - 120	43	274 - 278	81
121 - 124 (4 months)	44	279 - 282	82
125 - 127	45	283 - 287	83
128 - 131	46	288 - 291	84
132 - 135	47	292 - 296	85
136 - 138	48	297 - 301	86
139 - 142	49	302 - 305 (10 months)	87
143 - 146	50	306 - 310	88
147 - 149	51	311 - 314	89
150 - 153 (5 months)	52	315 - 319	90
154 - 156	53	320 - 323	91
157 - 160	54	324 - 328	92
161 - 164	55	329 - 332	93
165 - 167	56	333 - 337 (11 months)	94
168 - 171	57	338 - 342	95
172 - 175	58	343 - 346	96
176 - 178	59	347 - 351	97
179 - 182 (6 months)	60	352 - 355	98
183 - 187	61	356 - 360	99
188 - 191	62	361 - 365 (12 months)	100

*Handwritten signature and date: 27/6/19*

B. For Insurances written for more or less than one year:-

1. If insurance has been in force for 12 months or less, apply the standard short rate table for annual insurances to the full annual premium determined as for an insurance written for a term of one year.
2. If insurance has been in force for more than 12 months:
  - (a) Determine full annual premium as for an insurance written for a term of one year.
  - (b) Deduct such premium from the full insurance premium, and on the remainder calculate the pro rata Earned Premium on the basis of the ratio of the length of time beyond one year the insurance has been in force to the length of time beyond one year for which the insurance was originally written.
  - (c) Add premium produced in accordance with items (a) and (b) to obtain Earned Premium during full period insurance has been in force.

09/02/58

NMA45 (amended)

 27/6/19

**ENDORSEMENT NO. 8**

ATTACHING TO AND FORMING PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED
PJ1900050	1 <sup>st</sup> July 2019	ALLIANT DEADLY WEAPON RESPONSE PROGRAM

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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**PREMIUM PAYMENT CLAUSE**

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Notwithstanding any provision to the contrary within this contract or any endorsement hereto, in respect of non payment of premium only the following clause will apply.

The (Re)Insured undertakes that premium will be paid in full to the broker within 90 days of inception of this contract in order to meet (Re)Insurers Premium Payment terms (or, in respect of instalment premiums, when due).

If the premium due under this contract has not been so paid to the broker by the 90<sup>th</sup> day from the inception of this contract (and, in respect of instalment premiums, by the date they are due) the broker may not be able to meet (Re)Insurers Premium Payment terms and therefore (Re)Insurers shall have the right to cancel this contract by notifying the (Re)Insured via the broker in writing. In the event of cancellation, premium is due to (Re)Insurers on a pro rata basis for the period that (Re)Insurers are on risk but the full contract premium shall be payable to (Re)Insurers in the event of a loss or occurrence prior to the date of termination which gives rise to a valid claim under this contract.

It is agreed that (Re)Insurers shall give not less than 30 days prior notice of cancellation to the (Re)Insured via the broker. If premium due is paid in full to (Re)Insurers before the notice period expires, notice of cancellation shall automatically be revoked. If not, the contract shall automatically terminate at the end of the notice period.

If any provision of this clause is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability will not affect the other provisions of this clause which will remain in full force and effect.

LSW3001 - amended

*27/8/19*

**ENDORSEMENT NO. 9**

ATTACHING TO AND FORMING PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED
PJ1900050	1 <sup>st</sup> July 2019	ALLIANT DEADLY WEAPON RESPONSE PROGRAM

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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**(RE)INSURERS LIABILITY CLAUSE**

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**(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.

21/6/07  
LMA3333



**ENDORSEMENT NO. 10**

ATTACHING TO AND FORMING PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED
PJ1900050	1 <sup>st</sup> July 2019	ALLIANT DEADLY WEAPON RESPONSE PROGRAM

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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**LLOYD'S PRIVACY POLICY STATEMENT**

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**UNDERWRITERS AT LLOYD'S, LONDON**

The Certain Underwriters at Lloyd's, London want you to know how we protect the confidentiality of your non-public personal information. We want you to know how and why we use and disclose the information that we have about you. The following describes our policies and practices for securing the privacy of our current and former customers.

**INFORMATION WE COLLECT**

The non-public personal information that we collect about you includes, but is not limited to:

- Information contained in applications or other forms that you submit to us, such as name, address, and social security number
- Information about your transactions with our affiliates or other third-parties, such as balances and payment history
- Information we receive from a consumer-reporting agency, such as credit-worthiness or credit history

**INFORMATION WE DISCLOSE**

We disclose the information that we have when it is necessary to provide our products and services. We may also disclose information when the law requires or permits us to do so.

**CONFIDENTIALITY AND SECURITY**

Only our employees and others who need the information to service your account have access to your personal information. We have measures in place to secure our paper files and computer systems.

**RIGHT TO ACCESS OR CORRECT YOUR PERSONAL INFORMATION**

**You have a right to request access to or correction of your personal information that is in our possession.**

**CONTACTING US**

If you have any questions about this privacy notice or would like to learn more about how we protect your privacy, please contact the agent or broker who handled this insurance. We can provide a more detailed statement of our privacy practices upon request.

LSW1165B (06/03)

*Handwritten signature and date: 6/6/19*

**ENDORSEMENT NO. 11**

<b>ATTACHING TO AND FORMING PART OF POLICY NUMBER</b>	<b>ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)</b>	<b>NAMED INSURED</b>
PJ1900050	1 <sup>st</sup> July 2019	<b>ALLIANT DEADLY WEAPON RESPONSE PROGRAM</b>

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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**SANCTION LIMITATION AND EXCLUSION CLAUSE**

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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

*27/6/19*

**ENDORSEMENT NO. 12**

ATTACHING TO AND FORMING PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED
PJ1900050	1 <sup>st</sup> July 2019	ALLIANT DEADLY WEAPON RESPONSE PROGRAM

**POLICYHOLDER DISCLOSURE  
NOTICE OF TERRORISM  
INSURANCE COVERAGE**

Coverage for acts of terrorism is already included in the policy (including any quotation for insurance) to which this notice applies. You should know that, under the policy, any losses caused by certified acts of terrorism would be partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States pays 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019 and 80% beginning on January 1, 2020; of covered terrorism losses exceeding the statutorily established deductible paid by the insurer providing the coverage. However, your policy may contain other exclusions which might affect your coverage, such as exclusion for nuclear events. The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced. The portion of your annual premium that is attributable to coverage for certified acts of terrorism as defined in the Terrorism Risk Insurance Act of 2002, as amended, is: \$ \_\_\_\_\_

I ACKNOWLEDGE THAT I HAVE BEEN NOTIFIED THAT UNDER THE TERRORISM RISK INSURANCE ACT OF 2002, AS AMENDED, ANY LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM UNDER MY POLICY COVERAGE WILL BE PARTIALLY REIMBURSED BY THE UNITED STATES, SUBJECT TO A \$100 BILLION CAP THAT MAY REDUCE MY COVERAGE, AND I HAVE BEEN NOTIFIED OF THE AMOUNT OF MY PREMIUM ATTRIBUTABLE TO SUCH COVERAGE.

Policyholder/Applicant 's Signature \_\_\_\_\_ Syndicate on behalf of certain underwriters at Lloyd's \_\_\_\_\_

Print Name

Policy Number

Date

12 January 2015

LMA9105

Form approved by Lloyd's Market Association

*9/27/19*

**ENDORSEMENT NO. 13**

ATTACHING TO AND FORMING PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED
PJ1900050	1 <sup>st</sup> July 2019	ALLIANT DEADLY WEAPON RESPONSE PROGRAM

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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**BUSINESS INTERRUPTION EXTENSION ENDORSEMENT**

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**INSURING CLAUSE**

In consideration of the premium paid, the Deadly Weapon Protection Policy to which this Endorsement is attached is amended to additionally insure the **Named Insured** for loss resulting from necessary Interruption of Business caused by a **Deadly Weapon Event**, as defined by the Deadly Weapon Protection Policy, occurring at the **Location(s)** of the **Named Insured**.

This Business Interruption Extension Endorsement is subject to the terms and conditions (other than exclusions), and definitions stipulated in the Deadly Weapon Protection Policy to which it is attached and, in addition, to the terms, conditions, exclusions and definitions stipulated in this Endorsement. In the event that a term, condition, or definition stipulated in this Endorsement conflicts with any term, condition, or definition contained in the Deadly Weapon Protection Policy, then such term, condition, or definition in this Business Interruption Extension Endorsement shall prevail.

This Endorsement insures a **Deadly Weapon Event** that occurs during the **Period of Insurance**. This Endorsement does not insure any **Deadly Weapon Event** that first takes place prior to the inception date of this insurance, nor any **Deadly Weapon Event** that first takes place after the expiration date (or if cancelled, the cancellation date) of this insurance. The Important Notice: "This is a **Claims Made and Reported Policy**" stipulated in the Deadly Weapon Protection Policy to which this Extension is attached does not apply to this Business Interruption Extension Endorsement. Similarly, any other terms in the Deadly Weapon Protection Policy that make reference to **Claims-Made and Reported** basis and **Retroactive Date** do not apply to this Endorsement.

If a word is in boldface, please read the definitions clause of this Business Interruption Extension Endorsement and the definitions section of the Deadly Weapon Protection Policy to which this Endorsement is attached.



## COVERAGE

In the event of a **Deadly Weapon Event** that occurs during the **Period of Insurance**, the **Underwriters** shall be liable for the actual loss sustained by the **Named Insured** resulting directly from such necessary Interruption of Business, but not exceeding the reduction in **Gross Earnings** during the **Period of Indemnity**.

Due consideration shall be given to the continuation of **Normal** charges and expenses, including payroll expenses, to the extent necessary to resume operations of the **Named Insured** at the same or equivalent operational capability that existed immediately prior to an **Deadly Weapon Event**.

## LIMIT OF LIABILITY

The **Underwriters** shall not be liable under this Endorsement for more than USD250,000 in respect of each and every **Deadly Weapon Event**.

## DEDUCTIBLE

Each insured Interruption of Business loss caused by a **Deadly Weapon Event** shall be adjusted separately, and from the amount of each such adjusted loss the applicable amount stipulated below shall be deducted:

- If the amount stated in the **Declarations** as the Deductible applicable to insured Interruption of Business loss is shown as a monetary amount, then the monetary amount as stated in the **Declarations** shall be deducted.
- If the amount stated in the **Declarations** as the Deductible applicable to insured Interruption of Business loss is shown as a days' amount, then the amount deducted shall be equivalent to the first number of days, as stated in the **Declarations**, of the **Period of Indemnity** applicable to such Interruption of Business loss.

## CONDITIONS

### 1. **Deadly Weapon Event**

No claim shall be payable under this Endorsement unless a **Deadly Weapon Event**, insured under the Deadly Weapon Protection Policy to which this Endorsement is attached, and which gave rise to Interruption of Business, has occurred.

### 2. **Business Interruption Values Declared (and Incorrect Declaration Penalty)**

The premium for this Endorsement has been based on a statement of individual Business Interruption values declared to and agreed by the **Underwriters** at the inception of the Policy and stated in the **Declarations**.

If any of the individual values declared are less than the equivalent amount of the Co-insurance percentage, as stated in the **Declarations**, of the Business Interruption values, then any recovery otherwise due hereunder shall be reduced in the same proportion that the individual value(s) declared bear to the value(s) that should have been declared and the Insured shall co-insure for the balance.

### 3. **Other Insurance**

This Policy will act as primary insurance to any other insurance carried by or available to the **Named Insured**.

### 4. **Resumption of Operations**

The **Named Insured** must take all reasonable steps to resume business operations at the same or equivalent operational capability that existed prior to the **Deadly Weapon Event** causing an insured Interruption of Business.

## EXCLUSIONS

This Business Interruption Extension does not insure against:

- a. nuclear reaction, nuclear radiation or radioactive contamination, however such nuclear reaction, nuclear radiation or radioactive contamination may have been caused;
- b. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power;
- c. the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event, whether or not insured by this Endorsement, contributing concurrently or in any other sequence to the Interruption of Business;
- d. physical loss of, physical damage to, or physical destruction of, any buildings, equipment or business personal property owned by the **Named Insured**, or any such property owned by others in the **Named Insured's** care, custody or control, whether or not resulting from or in connection with an **Deadly Weapon Event**;
- e. increase in loss caused by the suspension, lapse, or cancellation of any lease, licence, contract, or order, unless such loss results directly from the insured Interruption of Business, and then Underwriters shall be liable for only such loss as affects the **Named Insured's** earnings during, and limited to, the **Period of Indemnity** covered under this Policy;
- f. increase in loss caused by the enforcement of any ordinance or law regulating the use, reconstruction, repair or demolition of any property at the **Location(s)**, except to the extent specifically insured by this Endorsement and provided that such loss results directly from the insured Interruption of Business;
- g. fines, penalties, or **Damages** incurred by, or imposed upon, the **Named Insured** at the order of any Government Agency, Court or other Authority, whether arising from or in connection with an **Deadly Weapon Event** or otherwise.
- h. confiscation, nationalization, requisition or destruction of or damage to property by or under the order of any government or public or local authority;
- i. criminal, dishonest, fraudulent or malicious conduct by the **Named Insured**;
- j. any explosive devices unless used in conjunction with a **Deadly Weapon Event**;
- k.
  - a. Any vehicle not defined as a **Road Vehicle**
  - b. Any weapon mounted (or designed to be mounted) on a vehicle;
  - c. Any weapon, device or substance delivered by an airborne weapon delivery system including, but not limited to, fixed wing aircraft, helicopter or drone;
- l. the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system;
- m. any **Pollutant or Contaminant**, however such **Pollutant or Contaminant** may have been introduced or arisen;
- n. strikes, labour unrest, riots or civil commotion.

#### LIMITATIONS

The Underwriters shall not be liable for more than the smaller of either:

- a) any specific Business Interruption Sum Insured stated in the **Declarations**, or



- b) the Sum Insured stated in the **Declarations**, where such includes Business Interruption, if such is a combined limit,

in respect of such loss, regardless of the number of **Location(s)** suffering an interruption of business as a result of any **Deadly Weapon Event** at such **Location(s)**.

#### DEFINITIONS

1. **Damages** mean a monetary judgement, monetary award or monetary settlement made by a Court. For the purpose of this insurance, **Damages** include punitive or exemplary **Damages**, sanctions or any additional **Damages** resulting from multiplication of compensatory **Damages**.
2. **Gross Earnings** mean:
  - a. the total earnings derived from the operations of the **Named Insured's** business which the **Named Insured** would have earned during the **Period of Indemnity**, had there not have been an **Deadly Weapon Event**.
  - b. the reasonable and necessary costs and expenses that the **Named Insured** incurs in using any property or service owned or controlled by the **Named Insured**, or obtainable from any other sources, all whether at the **Location(s)** of the **Named Insured** or at any other location, during the **Period of Indemnity** covered under this Policy, due to an **Deadly Weapon Event** occurring during the **Period of Insurance**.
  - c. increase in **Gross Earnings** loss described in a. and b. above which arises from increased time to rebuild, repair or reinstate the property at the **Location(s)** of the **Named Insured** due to the operation of the minimum requirements of any laws, statutes, or ordinances regulating public safety, security, emergency preparedness, or disaster management which are imposed upon the Insured by order of any competent municipal, civil or governmental authority in connection with an **Deadly Weapon Event** occurring during the **Period of Insurance**.

Less any charges and expenses which do not necessarily continue during the period of Interruption of Business.

In determining the amount of **Gross Earnings**, costs and expenses insured hereunder, for the purpose ascertaining the amount of actual loss sustained by the Insured, due consideration shall be given to the experience of the **Named Insured's** business prior to the date of an **Deadly Weapon Event** and the probable experience thereafter had no **Deadly Weapon Event** occurred.

No other costs shall be deducted in determining **Gross Earnings**.

3. **Normal** means the condition that would have existed but for the happening of a **Deadly Weapon Event**.
4. **Period of Indemnity** means a period of time not to exceed the lesser of:
  - (a) such length of time as would be required, with the exercise of due diligence and dispatch, to enable the **Named Insured** to resume business operations at the same or equivalent operational capability that existed immediately prior to a **Deadly Weapon Event**or
  - (b) 365 days

commencing with the date of such a **Deadly Weapon Event**, and not limited by the expiration of this insurance.

Such length of time described in (a) and (b) above shall include the time required with due diligence and dispatch to reinstate, rebuild, or replace the buildings, equipment and business personal property of the

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**Named Insured** at another site if required to do so by order of a competent municipal, civil or governmental authority and as a direct result of a **Deadly Weapon Event**.

#### EXTENSION

This Business Interruption Extension Endorsement is extended to include any such loss as insured by this Endorsement which is sustained by the **Named Insured** as a direct result of the necessary interruption of the **Named Insured's** business due to prevention of access to any **Location(s)** of the **Named Insured** by order of a civil or military authority, provided that such order is a sole and direct result of a **Deadly Weapon Event** occurring at such **Location(s)** and for a period of time not exceeding thirty (30) consecutive days from the date of such **Deadly Weapon Event**.

**All other terms, conditions and exclusions of this policy remain unchanged.**

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**ENDORSEMENT NO. 14**

ATTACHING TO AND FORMING PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED
PJ1900050	1 <sup>st</sup> July 2019	ALLIANT DEADLY WEAPON RESPONSE PROGRAM

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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**DEMOLITION, CLEARANCE, AND MEMORIALISATION COSTS EXTENSION  
ENDORSEMENT**

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**INSURING CLAUSE**

In consideration of the premium paid, and subject to the terms, conditions, exclusions and definitions of the Deadly Weapon Protection Policy to which this Endorsement is attached and, in addition, to the terms, conditions, and exclusions stipulated in this Endorsement, this policy is extended to cover the reasonable and necessary costs, as described below, incurred by the **Named Insured** as a direct result of a **Deadly Weapon Event**, as defined by the Deadly Weapon Protection Policy:

- 1) The costs incurred to demolish any portions of the building, structure, or detached outbuilding at the **Location(s)** of the **Named Insured** which has been the location of a **Deadly Weapon Event** insured under the Deadly Weapon Protection Policy to which this Endorsement is attached, whether or not such building, structure or detached outbuilding has sustained physical loss or physical damage caused by the **Deadly Weapon Event**;
- 2) The costs incurred in the removal from the **Location(s)** of debris of such demolished building, structure or detached outbuilding, in the clearance of the site, and in the making good of the site as appropriate to the environment of the **Location(s)**.
- 3) The costs incurred to commission, acquire and install suitable memorial plaques, benches or similar articles in dedication to the victim(s) of the **Deadly Weapon Event**.

This Endorsement insures a **Deadly Weapon Event** that occurs during the **Period of Insurance**. This Endorsement does not insure any **Deadly Weapon Event** that first takes place prior to the inception date of this insurance, nor any **Deadly Weapon Event** that first takes place after the expiration date (or if cancelled, the cancellation date) of this insurance. The Important Notice: "This is a **Claims Made and Reported Policy**" stipulated in the Deadly Weapon Protection Policy to which this Extension is attached does not apply to this Demolition, Clearance, and Memorialisation Costs Extension Endorsement. Similarly, any other terms in the Deadly Weapon Protection Policy that make reference to **Claims-Made and Reported** basis and **Retroactive Date** do not apply to this Endorsement.

If a word is in boldface, please read the definitions clause of this Demolition, Clearance, and Memorialisation Costs Extension Endorsement and the definitions section of the Deadly Weapon Protection Policy to which this Endorsement is attached.



### LIMIT OF LIABILITY

The **Underwriters'** maximum liability for loss under this Endorsement shall not exceed the smallest of the following amounts:

- a) USD 250,000 in respect of each and every **Deadly Weapon Event** during the **Period of Insurance**. The limit of liability of this Extension is part of and not in addition to the limit as stated within item 5.a Limit of Liability and **Claims Expenses** of the **Declarations**;
- b) The amount(s) actually incurred by the **Named Insured** in accordance with the coverage provided by this Demolition, Clearance, and Memorialisation Costs Extension Endorsement.

### EXCLUSION

This Demolition, Clearance, and Memorialisation Costs Extension Endorsement does not insure loss which is otherwise insured by the Property Damage Extension Endorsement which is attached to and forms part of the Deadly Weapon Protection Policy.

**All other terms, conditions and exclusions of this policy remain unchanged.**

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**ENDORSEMENT NO. 15**

ATTACHING TO AND FORMING PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED
PJ1900050	1 <sup>st</sup> July 2019	ALLIANT DEADLY WEAPON RESPONSE PROGRAM

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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**EXTRA EXPENSE EXTENSION ENDORSEMENT**

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**INSURING CLAUSE**

In consideration of the premium paid, the Deadly Weapon Protection Policy to which this Endorsement is attached is amended to additionally insure the **Named Insured** for reasonable and necessary **Extra Expense** incurred by the **Named Insured** following a **Deadly Weapon Event**, as defined by the **Active Shooter** Protection Policy, occurring at the **Location(s)** of the **Named Insured**.

This **Extra Expense** Extension Endorsement is subject to the terms and conditions (other than exclusions), and definitions stipulated in the Deadly Weapon Protection Policy to which it is attached and, in addition, to the terms, conditions, exclusions and definitions stipulated in this Endorsement. In the event that a term, condition, or definition stipulated in this Endorsement conflicts with any term, condition, or definition contained in the Deadly Weapon Protection Policy, then such term, condition, or definition in this **Extra Expense** Extension Endorsement shall prevail.

This Endorsement insures a **Deadly Weapon Event** that occurs during the **Period of Insurance**. This Endorsement does not insure any **Deadly Weapon Event** that first takes place prior to the inception date of this insurance, nor any **Deadly Weapon Event** that first takes place after the expiration date (or if cancelled, the cancellation date) of this insurance. The Important Notice: "This is a **Claims Made and Reported Policy**" stipulated in the Deadly Weapon Protection Policy to which this Endorsement is attached does not apply to this **Extra Expense** Extension Endorsement. Similarly, any other terms in the Deadly Weapon Protection Policy that make reference to **Claims-Made and Reported** basis and **Retroactive Date** do not apply to this Endorsement.

If a word is in boldface, please read the definitions clause of this Endorsement and the definitions section of the Policy to which this Endorsement is attached.

**COVERAGE**

In the event of a **Deadly Weapon Event** that occurs during the **Period of Insurance**, the **Underwriters** shall be liable for the reasonable and necessary **Extra Expense** incurred by the **Named Insured** in order to continue as nearly as practicable the **Normal** conduct of the **Named Insured's** business following a **Deadly Weapon Event**.

**LIMIT OF LIABILITY**

The **Underwriters** shall not be liable under this Endorsement for more than USD 250,000 in respect of each and every **Deadly Weapon Event** during the **Period of Insurance**.

The limit of liability of this Endorsement is part of and not in addition to the limit of liability as stated within item 5.a. Limit of Liability and **Claims Expenses** of the **Declarations**.

**Alliant Deadly Weapon Response Program**

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## DEDUCTIBLE

Each insured **Extra Expense** loss caused by a **Deadly Weapon Event** shall be adjusted separately, and from the amount of each such adjusted loss the applicable amount stipulated below shall be deducted:

- If the amount stated in the **Declarations** as the Deductible applicable to insured **Extra Expense** is shown as a monetary amount, then the monetary amount as stated in the **Declarations** shall be deducted.
- If the amount stated in the **Declarations** as the Deductible applicable to insured **Extra Expense** is shown as a days' amount, then the amount deducted shall be equivalent to the first number of days, as stated in the **Declarations**, of the **Period of Restoration** applicable to such **Extra Expense** loss.

## CONDITIONS

### 1. **Deadly Weapon Event**

No claim shall be payable under this Endorsement unless a **Deadly Weapon Event**, insured under the Deadly Weapon Protection Policy to which this Endorsement is attached, and which gave rise to **Extra Expense**, has occurred.

### 2. **Salvage**

At the end of the **Period of Restoration**, any salvage value remaining in property obtained for temporary use shall be taken into consideration in the determination of the amount of **Extra Expense** insured by this Endorsement.

### 3. **Other Insurance**

This Policy will act as primary insurance to any other insurance carried by or available to the **Named Insured**.

### 4. **Resumption of Operations**

The **Named Insured** must take all reasonable steps to resume business operations at the same or equivalent operational capability that existed prior to the **Deadly Weapon Event** causing **Extra Expense** to be incurred.

## EXCLUSIONS

This **Extra Expense** Endorsement does not insure against:

- k. nuclear reaction, nuclear radiation or radioactive contamination, however such nuclear reaction, nuclear radiation or radioactive contamination may have been caused;
- l. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power;
- m. the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event, whether or not insured by this Endorsement, contributing concurrently or in any other sequence to the **Deadly Weapon Event**;
- n. physical loss of, physical damage to, or physical destruction of, any buildings, equipment or business personal property owned by the **Named Insured**, or any such property owned by others in the **Named Insured's** care, custody or control, whether or not resulting from or in connection with a **Deadly Weapon Event**;

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- o. increase in **Extra Expense** caused by the suspension, lapse, or cancellation of any lease, licence, contract, or order;
- p. increase in **Extra Expense** caused by the enforcement of any ordinance or law regulating the use, reconstruction, repair or demolition of any property at the **Location(s)**;
- q. fines, penalties, or **Damages** incurred by, or imposed upon, the **Named Insured** at the order of any Government Agency, Court or other Authority, whether arising from or in connection with a **Deadly Weapon Event** or otherwise.
- r. confiscation, nationalization, requisition or destruction of or damage to property by or under the order of any government or public or local authority;
- s. criminal, dishonest, fraudulent or malicious conduct by the **Named Insured**;
- t. any explosive devices unless used in conjunction with a **Deadly Weapon Event**;
- u.
  - (i) Any vehicle not defined as a **Road Vehicle**;
  - (ii) Any weapon mounted (or designed to be mounted) on a vehicle;
  - (iii) Any weapon, device or substance delivered by an airborne weapon delivery system including, but not limited to, fixed wing aircraft, helicopter or drone;
- l. the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system;
- m. any **Pollutant or Contaminant**, however such **Pollutant or Contaminant** may have been introduced or arisen;
- n. strikes, labour unrest, riots or civil commotion
- o. loss of earnings or any other consequential loss.

#### DEFINITIONS

- 9. **Damages** mean a monetary judgement, monetary award or monetary settlement made by a Court. For the purpose of this insurance, **Damages** include punitive or exemplary **Damages**, sanctions or any additional **Damages** resulting from multiplication of compensatory **Damages**.
- 10. **Extra Expense** means the additional costs (if any) incurred by the **Named Insured** during the **Period of Restoration** in order for the **Named Insured** to operate as **Normal**.

**Extra Expense** includes the cost incurred in obtaining property (buildings, equipment and other business personal property) for temporary use or occupation during the **Period of Restoration** necessarily required for the conduct of the **Named Insured's** business, however, the amount recoverable under this Endorsement for any such costs will not exceed the amount that would have been expended by the

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**Named Insured** in renting, leasing or otherwise acquiring any such property of substantially similar size, capacity and quality as the property made unusable by the **Deadly Weapon Event**.

3. **Normal** means the condition that would have existed but for the happening of a **Deadly Weapon Event**.
5. **Period of Restoration** means a period of time not to exceed the lesser of:
  - (a) such length of time as would be required, with the exercise of due diligence and dispatch, to enable the **Named Insured** to resume business operations at the same or equivalent operational capability that existed immediately prior to a **Deadly Weapon Event**

or

- (b) 365 days

commencing with the date of such a **Deadly Weapon Event**, and not limited by the expiration of this insurance but at all times in accordance with Condition 4 of this Endorsement.

Such length of time described in (a) and (b) above shall include the time required with due diligence and dispatch to reinstate, rebuild, or replace the buildings, equipment and business personal property of the **Named Insured** at another site if required to do so by order of a competent municipal, civil or governmental authority and as a direct result of a **Deadly Weapon Event**.

#### EXTENSION

This **Extra Expense** Extension Endorsement is extended to include any such **Extra Expense** as insured by this Endorsement which is incurred by the **Named Insured** as a direct result of the necessary interruption of the **Named Insured's** business due to prevention of access to any **Location(s)** of the **Named Insured** by order of a civil or military authority, provided that such order is a sole and direct result of a **Deadly Weapon Event** occurring at such **Location(s)** and for a period of time not exceeding thirty (30) consecutive days from the date of such **Deadly Weapon Event**.

All other terms, conditions and exclusions of this policy remain unchanged.



**ENDORSEMENT NO. 16**

ATTACHING TO AND FORMING PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED
PJ1900050	1 <sup>st</sup> July 2019	ALLIANT DEADLY WEAPON RESPONSE PROGRAM

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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**EXTRA EXPENSE EXTENSION FOR THREAT ENDORSEMENT**

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In consideration of the premium paid, the Deadly Weapon Protection Policy to which this Endorsement is attached is amended to additionally insure the **Named Insured** for reasonable and necessary **Extra Expense** incurred by the **Named Insured** following a **Threat**, as herein defined, occurring at the **Location(s)** of the **Named Insured**.

Except as expressly varied hereby, this Extra Expense Extension for Hazard Threat Endorsement is subject to all of the terms, conditions and definitions stipulated in the Deadly Weapon Protection Policy to which it is attached, including those stipulated in the Extra Expense Extension Endorsement which forms a part of the Deadly Weapon Protection Policy.

The **Underwriters** shall not be liable under this Endorsement for more than USD 250,000 in respect of each and every **Deadly Weapon Event** during the **Period of Insurance**. The limit of liability of this Endorsement is part of and not in addition to the limit of liability as stated within item 5.a. Limit of Liability and **Claims Expenses** of the **Declarations**.

As used in this Endorsement:

**Threat** means any specific threat, made during the **Period of Insurance** and validated by any **Competent Authority**, to cause:

- i. **Bodily Injury** to any **Insured Person(s)** attending or working at the **Location(s)**, and/or
- ii. Physical damage to, or destruction of, any **Insured Property** at the **Location(s)**,

Whether or not such threat subsequently proves to have been real or hoax.

**Competent Authority** means a national or local government or public authority that is responsible for public safety in the area in which the **Location(s)** is situated.

If any other word is in boldface within this Endorsement, please read the definitions clause of the Deadly Weapon Protection Policy (and its Endorsements) to which this Endorsement is attached, including the Extra Expense Extension Endorsement which forms a part of the Deadly Weapon Protection Policy.

All other terms and conditions remain unchanged.

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ENDORSEMENT NO. 17

ATTACHING TO AND FORMING PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED
PJ1900050	1 <sup>st</sup> July 2019	ALLIANT DEADLY WEAPON RESPONSE PROGRAM

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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**MEDICAL EXPENSES EXTENSION ENDORSEMENT**

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**INSURING CLAUSE**

In consideration of the premium paid, the Deadly Weapon Protection Policy to which this Endorsement is attached is amended to reimburse the **Named Insured** for payments made by the **Named Insured** to an **Eligible Person**, regardless of fault, in respect of **Medical Expenses** necessarily incurred by the **Eligible Person** solely and directly as a result of identifiable physical injury due to a **Covered Accident** directly caused by a **Deadly Weapon Event**, as defined by the Deadly Weapon Protection Policy, occurring at the **Location(s)** of the **Named Insured**.

This Medical Expenses Extension Endorsement is subject to the terms and conditions (other than exclusions), and definitions stipulated in the Deadly Weapon Protection Policy to which it is attached and, in addition, to the terms, conditions, exclusions and definitions stipulated in this Endorsement. In the event that a term, condition, or definition stipulated in this Endorsement conflicts with any term, condition, or definition contained in the Deadly Weapon Protection Policy, then such term, condition, or definition in this Medical Expenses Extension Endorsement shall prevail.

This Endorsement insures a **Deadly Weapon Event** that occurs during the **Period of Insurance**. This Endorsement does not insure any **Deadly Weapon Event** that first takes place prior to the inception date of this insurance, nor any **Deadly Weapon Event** that first takes place after the expiration date (or if cancelled, the cancellation date) of this insurance. The Important Notice: "This is a **Claims Made and Reported Policy**" stipulated in the Deadly Weapon Protection Policy to which this Endorsement is attached does not apply to this Medical Expenses Extension Endorsement. Similarly, any other terms in the Deadly Weapon Protection Policy that make reference to **Claims-Made and Reported** basis and **Retroactive Date** do not apply to this Endorsement.

If a word is in boldface, please read the definitions clause of this Medical Expenses Extension Endorsement and the Definitions section of the Deadly Weapon Protection Policy to which this Endorsement is attached.

**LIMIT OF LIABILITY**

The **Underwriters** shall not be liable under this Endorsement for more than USD 25,000 for each **Eligible Person** in respect of each and every **Deadly Weapon Event**, and not for more than USD 500,000 in the **aggregate** during the **Period of Insurance**.



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## DEDUCTIBLE

The **Underwriters** shall not reimburse the first USD 500 in respect of each and every **Deadly Weapon Event**.

## CONDITIONS

### 1. **Deadly Weapon Event**

No claim shall be payable under this Endorsement unless a **Deadly Weapon Event**, insured under the Deadly Weapon Protection Policy to which this Endorsement is attached, and which gave rise to **Covered Accident**, has occurred.

### 2. **Notice of Claim**

Written notice of claim must be given to the **Underwriters** within thirty (30) days after the occurrence of the **Eligible Person's** physical injury due to a **Covered Accident**, or as soon as is reasonably possible thereafter. Notice given by or on behalf of the claimant to the **Underwriters** at the following address:

Beazley Furlonge Limited, Claims Department, Plantation Place South, 60 Great Tower Street, London, EC3R 5AD

with information sufficient to identify the **Eligible Person** and **Named Insured**, is deemed notice to the **Underwriters**. Any forms that may be required to be provided under this Condition may be provided in electronic or paper form.

### 3. **Physical Examination**

The **Underwriters**, at their own expense, have the right and opportunity to examine the **Eligible Person** when and as often as the **Underwriters** may reasonably require, where it is not prohibited by law.

### 4. **Proof of Loss**

Written proof of loss must be furnished to the **Underwriters** within ninety (90) days after the date of the **Eligible Person's** physical injury due to a **Covered Accident**. Failure to furnish proof of loss within the time required neither invalidates nor reduces any claim if it was not reasonably possible to furnish proof within such time. Any forms that may be required to be provided under this Condition may be provided in electronic or paper form.

## EXCLUSIONS

This Medical Expenses Extension Endorsement will not reimburse **Medical Expenses** for any loss which is caused by or results from:

- v. nuclear reaction, nuclear radiation or radioactive contamination, however such nuclear reaction, nuclear radiation or radioactive contamination may have been caused;
- w. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power;

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- x. the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event, whether or not insured by this Endorsement, contributing concurrently or in any other sequence. This exclusion does not apply to a **Covered Accident** caused by a substance when used in conjunction with a **Deadly Weapon Event**;
- y. criminal, dishonest, fraudulent or malicious conduct by the **Named Insured**;
- z. any explosive devices unless used in conjunction with a **Deadly Weapon Event**;
- aa.
  - a. Any vehicle not defined as a **Road Vehicle**
  - b. Any weapon mounted (or designed to be mounted) on a vehicle;
  - c. Any weapon, device or substance delivered by an airborne weapon delivery system including, but not limited to, fixed wing aircraft, helicopter or drone;
- g. the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system;
- h. any **Pollutant or Contaminant**, however such **Pollutant or Contaminant** may have been introduced or arisen. This exclusion does not apply to a **Covered Accident** caused by a substance when used in conjunction with a **Deadly Weapon Event**;
- i. strikes, labour unrest, riots or civil commotion;
- j. intentionally self-inflicted injury or suicide, or any attempt thereat, whether sane or insane;
- k. sickness; disease; bodily or mental infirmity; bacterial or viral infection, or medical or surgical treatment thereof, including exposure to viral, bacterial or chemical agents whether resulting directly or indirectly from treatment, except for any bacterial infection resulting from an accidental external cut or wound. This exclusion does not apply to a **Covered Accident** caused by a substance when used in conjunction with a **Deadly Weapon Event**.

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## DEFINITIONS

1. **Accident** (or **Accidental**) means a sudden, unexpected, specific and abrupt event that occurs at an identifiable time and place while the **Eligible Person** is covered under this insurance.
2. **Covered Accident** means an **Accident** directly caused by a **Deadly Weapon Event** which results in an identifiable physical injury to an **Eligible Person**.
3. **Eligible Person** means:
  - i. any **Insured Person** as defined in the Deadly Weapon Protection Policy to which this Endorsement is attached;
  - ii. any **Employee** of the **Named Insured**.

However, **Eligible Person** does not include any person, whether or not an **Employee** of the **Named Insured**, if benefits for bodily injury are payable or must be provided under a workers' compensation or disability benefits law or a similar law.

4. **Employee** means any employee of the **Named Insured** who is performing his or her regular duties on a full-time or part-time basis at a **Location** of the **Named Insured** and on one of the **Named Insured's** scheduled work days.

5. **Medical Expenses** mean the reasonable cost of medical, surgical, diagnostic or remedial treatment, specialist's fees, hospital, nursing home, nursing attendance charges, costs of physiotherapy, massage and manipulative treatment, surgical and medical requisites, and any emergency transportation to hospital. However, **Medical Expenses** will not include expenses:

- I. for services or treatment rendered by any person who is:
  - a. employed or retained by the **Named Insured**;
  - b. living in the **Eligible Person(s)**' household;
  - c. an **Immediate Family Member** of either the **Eligible Person(s)** or the **Eligible Person(s)**' spouse or partner;
  - d. the **Eligible Person(s)** himself/herself.
- II. for rest cures, sanatorial or custodial care or period of quarantine or isolation;
- III. for cosmetic or plastic surgery unless necessitated by an identifiable physical injury caused by a **Covered Accident**;
- IV. for dental examination, X-rays, extractions, fillings and general dental care; supplying or fitting of eye glasses or hearing aids; except as a result of an identifiable physical injury caused by a **Covered Accident**;
- V. for general health examinations and examinations for check-up purposes not incidental to, or relating to, an identifiable physical injury caused by a **Covered Accident**;
- VI. for any disability or condition, whether or not aggravated by a **Covered Accident**, which originated prior to the effective date of this Insurance or of the **Eligible Person(s)**' inclusion

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hereunder until a period of one hundred and eighty (180) consecutive days has elapsed during which the **Eligible Person(s)** has neither received nor required any treatment for the said disability or condition;

- VII. incurred more than twelve (12) months after the **Eligible Person(s)** sustained an identifiable physical injury caused by a **Covered Accident**;
- VIII. which are otherwise insured under the Deadly Weapon Protection Policy to which this Endorsement is attached or with respect to any additional coverage provided by any Extension endorsed thereto.

All other terms, conditions and exclusions of this policy remain unchanged.

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**ENDORSEMENT NO. 18**

<b>ATTACHING TO AND FORMING PART OF POLICY NUMBER</b>	<b>ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)</b>	<b>NAMED INSURED</b>
PJ1900050	1 <sup>st</sup> July 2019	<b>ALLIANT DEADLY WEAPON RESPONSE PROGRAM</b>

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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**ACCIDENTAL DEATH & DISMEMBERMENT EXTENSION ENDORSEMENT**

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**INSURING CLAUSE**

In consideration of the premium paid, the Deadly Weapon Protection Policy to which this Endorsement is attached is amended to pay up to the applicable Limit of Liability described in this Accidental Death & Dismemberment Extension Endorsement for **Covered Loss** or **Covered Injury** to an **Eligible Person** resulting from a **Covered Accident** directly caused by a **Deadly Weapon Event**, as defined by the Deadly Weapon Protection Policy, occurring at the **Location(s)** of the **Named Insured**.

This Accidental Death & Dismemberment Extension Endorsement is subject to the terms and conditions (other than exclusions), and definitions stipulated in the Deadly Weapon Protection Policy to which it is attached and, in addition, to the terms, conditions, exclusions and definitions stipulated in this Endorsement. In the event that a term, condition, or definition stipulated in this Endorsement conflicts with any term, condition, or definition contained in the Deadly Weapon Protection Policy, then such term, condition, or definition in this Accidental Death & Dismemberment Extension Endorsement shall prevail.

This Endorsement insures a **Deadly Weapon Event** that occurs during the **Period of Insurance**. This Endorsement does not insure any **Deadly Weapon Event** that first takes place prior to the inception date of this insurance, nor any **Deadly Weapon Event** that first takes place after the expiration date (or if cancelled, the cancellation date) of this insurance. The Important Notice: "This is a **Claims Made and Reported Policy**" stipulated in the Deadly Weapon Protection Policy to which this Endorsement is attached does not apply to this Accidental Death & Dismemberment Extension Endorsement. Similarly, any other terms in the Deadly Weapon Protection Policy that make reference to **Claims-Made and Reported** basis and **Retroactive Date** do not apply to this Endorsement.

If a word is in boldface, please read the definitions clause of this Accidental Death & Dismemberment Extension Endorsement and the definitions section of the Deadly Weapon Protection Policy to which this Endorsement is attached.

**LIMIT OF LIABILITY**

The **Underwriters** shall not be liable under this Endorsement for more than the following amounts in respect of **Covered Loss** or **Covered Injury**:

Each **Eligible Person** Maximum Limit: USD 50,000

(applies to all coverage provided by this Endorsement to any one **Eligible Person** for any **Covered Loss** or **Alliant Deadly Weapon Response Program**)

## Covered Injury Sustained in any one Covered Accident)

Aggregate Maximum Limit: USD 500,000

(applies to all coverage provided by this Endorsement in respect of the **Period of Insurance**).

No more than the Aggregate Maximum Limit specified above will be paid for all **Covered Loss(es), Covered Injury(ies) and Covered Accident(s)** for all **Eligible Persons**. If the Aggregate Maximum Limit is not sufficient to allow all **Eligible Persons** to be paid the amounts this Endorsement otherwise provides, the amount paid to each **Eligible Person** will be reduced in the proportion that the respective **Eligible Person's** coverage bears to the total of all coverage that would otherwise be payable.

### CONDITIONS

#### 1. **Deadly Weapon Event**

No claim shall be payable under this Endorsement unless a **Deadly Weapon Event**, insured under the Deadly Weapon Protection Policy to which this Endorsement is attached, and which gave rise to **Covered Loss or Covered Injury**, has occurred.

#### 2. **Claim Forms**

The **Underwriters** will send claim forms to the **Eligible Person** ("claimant") upon receipt of a written claim from them. If such claim forms are not sent within thirty (30) days after the **Underwriters** received such notice the claimant will be deemed to have met the proof of loss requirements upon submitting, within the time period stipulated in Condition 6 'Proof of Loss' for proof of loss, written proof covering the occurrence, the character and the extent of loss for which claim is made. The notice should include the **Eligible Person's** name, the **Named Insured's** name, and the **Named Insured's** policy number (if known). Any forms that may be required to be provided under this Condition may be provided in electronic or paper form.

#### 3. **Notice of Claim**

Written notice of claim must be given to the **Underwriters** within thirty (30) days after the occurrence or commencement of the **Eligible Person's Covered Loss**, or as soon as is reasonably possible thereafter. Notice given by or on behalf of the claimant to the **Underwriters** at the following address:

Beazley Furlonge Limited, Claims Department, Plantation Place South, 60 Great Tower Street, London, EC3R 5AD

with information sufficient to identify the **Eligible Person** and **Named Insured**, is deemed notice to the **Underwriters**. Any forms that may be required to be provided under this Condition may be provided in electronic or paper form.

#### 4. **Payment of Claims**

All payments will be paid to the **Named Insured** in reimbursement of payments made by the **Named Insured** directly to the **Eligible Person** (or to the **Eligible Persons'** representative, heirs, or assigns) in accordance with the terms and conditions of this Accidental Death & Dismemberment Extension Endorsement. Any payment the **Underwriters** make in good faith fully discharges liability to the extent of the payment made.

5. **Physical Examination and Autopsy**

The **Underwriters**, at their own expense, have the right and opportunity to examine the **Eligible Person** when and as often as the **Underwriters** may reasonably require while a claim is pending and to make an autopsy in the case of death, where it is not prohibited by law.

6. **Proof of Loss**

Written proof of loss must be furnished to the **Underwriters** within ninety (90) days after the date of the **Covered Loss**. Failure to furnish proof of loss within the time required neither invalidates nor reduces any claim if it was not reasonably possible to furnish proof within such time. Any forms that may be required to be provided under this Condition may be provided in electronic or paper form.

7. **Clerical Error**

A person's coverage will not be affected by error or delay in keeping records of insurance under this Endorsement.

**EXCLUSIONS**

This Accidental Death and Dismemberment Extension Endorsement will not provide cover for any loss which is caused by or results from:

- a. nuclear reaction, nuclear radiation or radioactive contamination, however such nuclear reaction, nuclear radiation or radioactive contamination may have been caused;
- b. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power;
- c. the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event, whether or not insured by this Endorsement, contributing concurrently or in any other sequence;
- d. criminal, dishonest, fraudulent or malicious conduct by the **Named Insured**;
- e. any explosive devices unless used in conjunction with a **Deadly Weapon Event**;
- f.
  - a. Any vehicle not defined as a **Road Vehicle**
  - b. Any weapon mounted (or designed to be mounted) on a vehicle;
  - c. Any weapon, device or substance delivered by an airborne weapon delivery system including, but not limited to, fixed wing aircraft, helicopter or drone;
- g. the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system;
- h. any **Pollutant or Contaminant**, however such **Pollutant or Contaminant** may have been introduced or arisen. This exclusion does not apply to a **Covered Accident** caused by a substance when used in conjunction with a **Deadly Weapon Event**;

- i. strikes, labour unrest, riots or civil commotion;
- j. intentionally self-inflicted injury or suicide, or any attempt thereat, whether sane or insane;
- k. sickness; disease; bodily or mental infirmity; bacterial or viral infection, or medical or surgical treatment thereof, including exposure to viral, bacterial or chemical agents whether resulting directly or indirectly from treatment, except for any bacterial infection resulting from an accidental external cut or wound. This exclusion does not apply to a **Covered Accident** caused by a substance when used in conjunction with a **Deadly Weapon Event**.

## DEFINITIONS

1. **Accident (or Accidental)** means a sudden, unexpected, specific and abrupt event that occurs at an identifiable time and place while the **Eligible Person** is covered under this insurance.
2. **Brain Death** means irreversible unconsciousness, resulting directly and independently of all other causes from and within 365 days of a **Covered Loss**, manifested by both total loss of brain function and complete absence of electrical activity of the brain, even though the heart is still beating.
3. **Coma** means a profound state of unconsciousness from which the **Eligible Person** is not likely to be aroused through powerful stimulation. The **Coma** must begin within 30 days of the **Covered Loss**, continue for 180 consecutive days and must be diagnosed and treated regularly by a **Physician**. **Coma** does not mean any state of unconsciousness intentionally induced during the course of treatment of a **Covered Injury** unless the state of unconsciousness results from the administration of anesthesia in preparation for surgical treatment of injuries sustained in that **Covered Loss**.
4. **Covered Accident** means an **Accident** directly caused by a **Deadly Weapon Event** which results in a **Covered Loss**.
5. **Covered Injury** means **Accidental** bodily injury:
  - i. which is sustained by an **Eligible Person** as a direct result of an unintended, unanticipated **Accident** that occurs while the **Eligible Person's** coverage under this insurance is in force, and
  - ii. which results directly and independently from all other causes from a **Covered Accident** (independent of disease, bodily infirmity or any other cause) which causes a **Covered Loss**. The **Covered Injury** must be caused through **Accidental** means. All injuries sustained by an **Eligible Person** in any one **Accident**, including related conditions and recurrent symptoms of these injuries, are considered a single injury.
6. **Covered Loss** means one or more of the following, resulting from a **Covered Accident** or **Covered Injury**, and for which coverage is provided under this Endorsement:
  - i. **Loss of Life.**
  - ii. **Loss of Hand or Foot.**
  - iii. **Loss of Use of Hand or Foot.**
  - iv. **Loss of Sight.**
  - v. **Loss of Speech.**
  - vi. **Loss of Hearing (in both ears).**



- vii. **Loss of Thumb and Index Finger or Loss of four Fingers.**
- viii. **Loss of Toes.**
- ix. **Quadriplegia.**
- x. **Paraplegia.**
- xi. **Hemiplegia.**
- xii. **Uniplegia (or Monoplegia).**
- xiii. **Coma.**
- xiv. **Brain Death.**

**7. Domestic Partner** means a person of the same or opposite sex who:

- i. is at least eighteen (18) years old and legally capable to enter into a contract;
- ii. is not related by blood to the Insured Person more closely than is permissible for marriage in the state of residence;
- iii. is not married or legally separated;
- iv. has not been party to an action or proceeding for divorce or annulment within the last six (6) months, or has been a party to such an action or proceeding and at least six (6) months have elapsed since the date of the judgment terminating the marriage;
- v. is not currently in a domestic partnership with a different **Domestic Partner** and has not been in such a relationship for at least six (6) months;
- vi. occupies the same residence as the **Eligible Person**;
- vii. has not entered into a domestic partnership relationship that is temporary, social, political, commercial or economic in nature;
- viii. has entered into a domestic partnership agreement with the **Eligible Person**.

**8. Eligible Person** means:

- iii. any **Insured Person** as defined in the Deadly Weapon Protection Policy to which this Endorsement is attached;
- iv. any employee of the **Named Insured**.

However, **Eligible Person** does not include any person, whether or not an employee of the **Named Insured**, if benefits for bodily injury are payable or must be provided under a workers' compensation or disability benefits law or a similar law.

**9. Hemiplegia** means the complete and irreversible **Paralysis** of the upper and lower limbs of the same side of the body.

**10. Immediate Family Member** means a person who is related to the **Eligible Person** in any of the following ways: **Spouse**, brother-in-law, sister-in-law, daughter-in-law, son-in-law, mother-in-law, father-in-law,

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parent (includes stepparent), brother or sister (includes stepbrother or stepsister), or child (includes legally adopted or stepchild).

11. **Loss of Hand or Foot** means a complete **Severance** through or above the wrist or ankle joint.
12. **Loss of Hearing (in both ears)** means the total and permanent inability to hear any sound in both ears which is irrecoverable by natural, surgical or artificial means.
13. **Loss of Sight** means the total and permanent inability to see which is irrecoverable by natural, surgical or artificial means.
14. **Loss of Speech** means the total and permanent loss of audible communication which is irrecoverable by natural, surgical or artificial means.
15. **Loss of Thumb and Index Finger** or **Loss of four Fingers** means the complete **Severance** through or above the metacarpophalangeal joints.
16. **Loss of Toes** means the complete **Severance** through the metatarsophalangeal joints.
17. **Loss of Use of Hand or Foot** means total loss of all ability to move the hand or foot, within 365 days of a **Covered Loss**, that continues for 12 months and is expected to continue for the remainder of the Insured Person's lifetime.
18. **Paralysis** means Quadriplegia, Paraplegia, Hemiplegia or Uniplegia that is expected to last for a continuous period of 12 months or more from the earlier of the date of the **Accident** causing Paralysis or the date of the diagnosis. **Physician** means a United States-licensed health care provider practicing in the United States of America within the scope of his license and rendering care and treatment to the Insured Person that is appropriate for the condition and locality, and who is not:
  - i. the **Eligible Person**;
  - ii. an **Immediate Family Member** of either the **Eligible Person** or the **Eligible Person's Spouse**;
  - iii. a person living in the **Eligible Person's** household;
  - iv. a person employed or retained by the **Named Insured**; or
  - v. a person providing homeopathic, aroma-therapeutic, or herbal therapeutic services.
19. **Paraplegia** means the complete and irreversible **Paralysis** of both lower limbs or of both upper limbs.
20. **Quadriplegia** means the complete and irreversible **Paralysis** of both upper and lower limbs.
21. **Severance** means complete separation and dismemberment of the part of the body.
22. **Spouse** means the **Eligible Person's** lawful spouse. **Spouse** includes one who is widowed by, or divorced or legally separated from the **Eligible Person**, and also includes a **Domestic Partner**.
23. **Uniplegia (or Monoplegia)** means the complete and irreversible **Paralysis** of one limb.

All other terms, conditions and exclusions of this policy remain unchanged.

Handwritten signature and date "3/31/2017".