

**Form #S72062-QC** (Rev. October 28, 2016)  
**D&O Extra Smart**

This endorsement modifies insurance provided under this Policy as the following conditions are added:

**1. Kidnap Reimbursement Expense**

The “**Insurer**” will reimburse the “**Named Insured**” for “**Kidnap Expenses**” resulting from a kidnap crisis of a director or officer of the Company or organization Named on the Schedule of the Policy. The Limit of Liability shall not exceed one hundred thousand (\$100,000) and is also subject to the Policy Aggregate as per Item 4(a) of the Limit of Liability & “**Deductible**” section.

The “**Insured(s)**” shall not incur “**Kidnap Expenses**”, or admit liability, offer to settle, or agree to any settlement in connection with any “**Claim(s)**” without the express prior written consent of the “**Premier**”, which consent shall not be unreasonably withheld.

Kidnap Reimbursement Expense coverage is limited to Canada and the United States of America (not including territories).

**2. Definitions**

For the purposes of this endorsement, the following definitions are added to the Policy:

(a) “**Kidnap Expenses**” means “**Insurer**” will reimburse the “**Insured**” for the following reasonable expenses only:

- (i) Medical, dental, cosmetic, psychiatric services;
- (ii) “**Crisis Management Services**”; and
- (iii) Reasonable funeral expenses arising out of a death of an “**Insured Person**” as a direct result of the kidnap crisis. The Limit of Liability shall not exceed ten thousand (\$10,000) and is part of the total limit shown in Item 1 of this endorsement.

“**Crisis Management Services Expenses**” means services provided by private crisis management companies; specialty crisis support services; and personal security services.

All other terms, conditions and exceptions of this Policy remain unchanged.