

SERFF Tracking Number: AGDE-125785152 State: Arkansas  
 Filing Company: National Union Fire Insurance Company of Pittsburgh, PA State Tracking Number: 40029  
 Company Tracking Number: C36514DBG  
 TOI: H04 Health - Blanket Accident/Sickness Sub-TOI: H04.000 Health - Blanket Accident/Sickness  
 Product Name: AIG@WORK  
 Project Name/Number: Kidnap and Ransom /C36514DBG

## Filing at a Glance

Company: National Union Fire Insurance Company of Pittsburgh, PA

Product Name: AIG@WORK SERFF Tr Num: AGDE-125785152 State: ArkansasLH  
 TOI: H04 Health - Blanket Accident/Sickness SERFF Status: Closed State Tr Num: 40029  
 Sub-TOI: H04.000 Health - Blanket Accident/Sickness Co Tr Num: C36514DBG State Status: Approved-Closed  
 Filing Type: Form Co Status: Reviewer(s): Rosalind Minor  
 Authors: Wanda Floyd, Margaret Cobb, Darren O'Toole Disposition Date: 09/09/2008  
 Date Submitted: 08/21/2008 Disposition Status: Approved-Closed  
 Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: Kidnap and Ransom Status of Filing in Domicile: Authorized  
 Project Number: C36514DBG Date Approved in Domicile: 08/21/2008  
 Requested Filing Mode: Review & Approval Domicile Status Comments: Deregulated in Pennsylvania  
 Explanation for Combination/Other: Market Type: Group  
 Submission Type: New Submission Group Market Size: Small and Large  
 Overall Rate Impact: Group Market Type: Blanket  
 Filing Status Changed: 09/09/2008  
 State Status Changed: 09/09/2008 Deemer Date:  
 Corresponding Filing Tracking Number:

Filing Description:

Enclosed is a copy of the above referenced form for your review and approval. This form is new and not intended to replace any other forms previously approved by your Department. The subject form is an optional benefit rider and, when elected by the Blanket Policyholder, will be attached to Blanket Accident Insurance Policy Form C11860DBG-AR et al, approved by your Department on October 29, 2001. Subsequent enhancements to this product were approved on

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 Product Name: AIG@WORK  
 Project Name/Number: Kidnap and Ransom /C36514DBG  
 August 28, 2002, August 14, 2007 and April 22, 2008.

## Company and Contact

### Filing Contact Information

Darren O'Toole, Regulatory affairs Analyst Darren.O'Toole@aig.com  
 600 King Street (800) 225-5244 [Phone]  
 Wilmington, DE 19601 (302) 594-4810[FAX]

### Filing Company Information

National Union Fire Insurance Company of Pittsburgh, PA CoCode: 19445 State of Domicile: Pennsylvania  
 70 Pine Street Group Code: 12 Company Type:  
 New York, NY 10270 Group Name: AIG State ID Number:  
 (212) 770-7000 ext. [Phone] FEIN Number: 25-0687550  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$20.00  
 Retaliatory? No  
 Fee Explanation: \$20.00 per filing  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Union Fire Insurance Company of Pittsburgh, PA	\$20.00	08/21/2008	22054302

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	09/09/2008	09/09/2008

*SERFF Tracking Number:* AGDE-125785152      *State:* Arkansas  
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## **Disposition**

Disposition Date: 09/09/2008

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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 Pittsburgh, PA  
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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Certification/Notice	Approved-Closed	Yes
<b>Supporting Document</b>	Application	Approved-Closed	Yes
<b>Form</b>	Kidnap and Ransom Coverage Rider	Approved-Closed	Yes

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## Form Schedule

Lead Form Number: C36514DBG

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed	C36514DBG	Policy/Cont	Kidnap and Ransom Initial ract/Fratern Coverage Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50	C36514DBG.pdf



**AIG Domestic Accident & Health Division**

A Division of the AIG Companies®

**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.**

Executive Offices: 70 Pine Street, New York, NY 10270

(212) 770-7000

(a capital stock company, herein referred to as the Company)

Policyholder: [ABC Incorporated]

Policy Number: [XXXXXX]

**BENEFIT B-43  
KIDNAP AND RANSOM COVERAGE RIDER**

This Rider is attached to and made part of the Policy [as of the Policy Effective Date shown in the Declarations section of this Policy] [effective [Month Day, Year]]. It applies only with respect to Losses due to Insured Events that occur on or after that date. It is subject to all of the provisions, limitations and exclusions of the Policy except as they are specifically modified by this Rider. See the Declarations section of the Policy for the applicability of this Rider with respect to each class of Covered Persons and each Hazard.

**RIDER SCHEDULE**

1. **Covered Persons:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

2. **Limits of Coverage**

Individual Maximum: \$ \_\_\_\_\_

Rider Aggregate Maximum: \$ \_\_\_\_\_

**1. COVERAGE FOR INSURED EVENTS**

In consideration of the premium paid and in reliance on the warranties and representations made by the Policyholder and subject to any limitations, terms, conditions and exclusions contained in this Rider, the Company will reimburse the Policyholder for Loss due to one or more of the following Insured Events or series of related Insured Events arising out of the same event, occurrence or series of facts that first occur on or after the Effective Date of this Rider:

Insured Events are:

- (a) Kidnap and Ransom Event
- (b) Wrongful Detention
- (c) Hijacking

## 2. DEFINITIONS

**Advisory** means a formal recommendation of the Appropriate Authorities that the Covered Person specifically leave a host country or generally that a class of person which includes a Covered Person leave the host country.

**Appropriate Authorities** means the Department of State of the United States of America, the Foreign Office of the United Kingdom or the Foreign Office of Canada or similar authority.

**Employee** means any salaried personnel in the Policyholder's employ. Employee does not include independent contractors, leased or temporary employees, volunteers or students.

**Hijacking** means the illegal holding under duress, for a period in excess of six hours, of a Covered Person while traveling on any aircraft, motor vehicle or waterborne vessel.

**Informant** means any person, other than a Covered Person, providing information not otherwise obtainable, solely in return for a reward offered by the Policyholder.

**Covered Person** means an Insured under the Policy who is also listed in the Rider Schedule.

**Kidnap/Kidnapping** means any event or connected series of events of seizing, detaining or carrying away by force or fraud, of one or more Covered Persons, (except a minor by the parent(s) thereof) by person(s) for the purpose of demanding Ransom Monies.

**Loss** means one or more of the following Loss Components which are reasonable and necessary expenses or costs incurred by the Policyholder directly and solely as the result of an Insured Event:

- (i) **Ransom Monies.** This means any monies which the Policyholder or Covered Person have paid or lost under circumstances described in Insured Event (a). The term monies as used herein includes cash, monetary instruments, bullion or the fair market value of any securities, property or services
- (ii) **In-Transit/Delivery.** This means Loss due to destruction, disappearance, confiscation or wrongful appropriation of Ransom Monies while being delivered to Person demanding the Ransom Monies by anyone who is authorized by the Policyholder or Covered Person to have custody thereof; provided, however, that the Kidnapping which gave rise to the delivery is insured hereunder
- (iii) **Expenses** means any reasonable and necessary expenses incurred and paid by the Policyholder or Covered Person solely and directly as a result of an Insured Event provided that such Insured Event is insured hereunder, including, but not limited to:
  - (1) the amount paid by the Policyholder or Covered Person as reward to an Informant for information relevant to any Insured Event;
  - (2) interest costs for a loan from a financial institution made to the Policyholder or Covered Person for the purpose of paying Ransom Monies;
  - (3) reasonable costs of travel and accommodations will be covered as follows:
    - (a) costs incurred by the Policyholder or Covered Person while attempting to negotiate an incident covered under any Insured Event;
    - (b) travel costs of a Kidnapping, Wrongful Detention or Hijacking victim to join their immediate family upon their release, and the travel costs of an Employee to replace the Kidnapping, Wrongful Detention or Hijack victim; or
    - (c) travel costs to evacuate, or hotel costs of, a Covered Person and/or Relative living in the same household as the Covered Person who is the victim of a Kidnapping threat covered under this Rider;

(4) Salary, which means the following:

- (a) the amount of compensation paid by the Policyholder to the Covered Person at an annual rate including but not limited to the average bonuses, commissions, cost of living adjustments or foreign tax reimbursements the Covered Person would normally receive, including contributions to pension and benefit programs (at the level in effect on the date of the Kidnapping, Wrongful Detention or Hijacking) which the Policyholder continues to pay to or on behalf of the Covered Person for the duration of the Kidnapping, Wrongful Detention or Hijacking of the Covered Person.

Such compensation will be paid until the earliest of the following:

- (i) up to thirty (30) days after the release of the Covered Person from a Kidnapping, Wrongful Detention or Hijacking if the Covered Person has not yet returned to work;
  - (ii) discovery of the death of the Covered Person;
  - (iii) one hundred and twenty (120) days after the Company receives the last credible evidence that the Covered Person is still alive; or
  - (iv) sixty (60) months after the date of the Kidnapping, Wrongful Detention or Hijacking;
- (b) the amount of compensation paid by the Policyholder at an annual rate, of an individual newly hired to conduct the specific duties of the Covered Person while he/she is held by the kidnapers or wrongfully detained, and will continue only until the earliest of the conditions set forth in subsection (4)(a)(i)–(iv) above with respect to Salary are satisfied; and
- (c) the amount of compensation normally received by a Relative of a Kidnapping, Wrongful Detention or Hijacking Victim, and paid by the Policyholder, who leaves their employment in order to assist in the negotiations for the release of the victim.

Coverage under this subparagraph (4) will continue only until the earliest of the conditions set forth in subsection (4)(a)(i)-(iv) above with respect to Salary are satisfied;

- (5) medical services and hospitalization costs incurred by a Covered Person and paid by the Policyholder as the result of an incident covered under any Insured Event within thirty-six (36) months either following the release of the victim(s), including but not limited to any costs for treatment by a neurologist or psychiatrist, costs for cosmetic surgery, and expense of confinement for such treatment. Coverage under this paragraph is also extended to any other Person involved in the handling or negotiating of an Insured Event and/or the handling of Ransom Monies;
- (6) fees and expenses of independent forensic analysts engaged by the Policyholder;
- (7) personal financial loss suffered by a Covered Person solely and directly as the result of the physical inability of such person to attend to personal financial matters while a Kidnapping, Wrongful Detention or Hijacking victim. Coverage will include but not be limited to loss(es) which result from such person's failure to renew insurance contracts, failure to exercise stock options, failure to respond to margin or loan calls by financial institutions and failure to pay off personal loans or a mortgage. Claims will be payable to the Policyholder where applicable;
- (8) rest and rehabilitation expenses including travel, lodging, meals and recreation of the Kidnapping, Wrongful Detention or Hijacking victim and a spouse and/or children;
- (9) reasonable and necessary fees and expenses of a qualified interpreter assisting the Policyholder or Covered Person in the event of an incident covered under any Insured Event;
- (10) increased costs of security due to Kidnapping, threats or Hijacking including but not limited to hiring of security guards, hiring of armored vehicles and overtime pay to existing security staff, for a period of up to ninety (90) days, provided however that the Company's approved Kidnap And Ransom consultant, or other independent security consultant, has specifically recommended such security measures; and

(11) job retraining costs for the Kidnapping, Wrongful Detention or Hijacking victim, including but not limited to Salary of such victim while being retrained, and costs of external training courses.

(iv) **Consultants Expenses** which means:

- (1) Reasonable fees and expenses of the Company's approved Kidnap and Ransom consultant, or other independent security consultant, provided the Company has given prior consent to the use of such other independent security consultant to act on the Policyholder's behalf.
- (2) Reasonable fees and expenses of the Company's approved public relations consultant or other public relations consultant, provided the Company has given prior consent to the use of such other public relations consultants to act on the Policyholder's behalf.

Consultants Expenses are incurred after an Insured Event first became known to the Policyholder.

(v) **Judgments, Settlements and Defense Costs** which means:

- (1) Judgments, Settlements and Defense Costs that are incurred with the Company's consent, as a result of any claim or suit brought by or on behalf of a Covered Person (or the heirs, estate or legal representatives of a Covered Person) against the Policyholder solely and directly as a result of an Insured Event provided such suit or claim is brought within twelve (12) months of the release or death of a Kidnapping, Wrongful Detention or Hijacking victim, but in no event longer than sixty (60) months after the Insured Event. As additional conditions precedent to the Company's liability, the Policyholder will:
  - (a) immediately notify the Company of any such claim or suit;
  - (b) not admit liability in any such claim or suit; and
  - (c) cooperate with the Company in conducting the defense of any such claim or suit.
- (2) The Company will have the right to investigate, negotiate or settle any such claim or suit or to take over the conduct of the defense thereof, and the Policyholder will cooperate with the Company to these ends.

**Premises** means that portion of any building occupied by the Policyholder as a place to conduct business or a residence occupied by any of the Policyholder directors, officers or Employees.

**Relative** means a spouse, child, step-child, legally adopted child, foster child, spouse of a married child, parent, parent-in-law, step-parent of any Covered Person who is a resident in the same household of such Covered Person and who is financially dependent on that Covered Person.

**Wrongful Detention** means the arbitrary or capricious act of involuntary confinement of a Covered Person by others who are acting as agent(s) of or with the tacit approval of any government or governmental entity, or acting or purporting to act on behalf of any insurgent party, organization or group. A connected series of Wrongful Detentions will be considered one Wrongful Detention.

### 3. EXCLUSIONS

This Rider does not apply to any Loss arising out of, based upon, attributable to or involving, directly or indirectly any of the following:

- (a) The fraudulent, dishonest, or criminal acts of a Covered Person, or any person authorized by the Policyholder to have custody of Ransom Monies. This exclusion will not apply to the payment of Ransom Monies by a Covered Person in a situation where local authorities have declared such payment illegal.
- (b) Monies or property surrendered away from the Premises in any face to face encounter involving the use or threat of force or violence unless surrendered by a person in possession of such monies at the

time of such surrender for the sole purpose of conveying it to pay a demand for Ransom Monies previously communicated to a Covered Person.

- (c) Monies or property surrendered on the Premises unless brought onto the Premises after receipt of the demand for Ransom Monies for the purpose of paying such demand.
- (d) With respect to Wrongful Detention only:
  - (i) Any actual or alleged violation of the laws of the host country by a Covered Person, or failure of a Covered Person to maintain and possess duly authorized and issued required documents and visas, unless the Company determines that such allegations were intentionally false, fraudulent and malicious and made solely to achieve a political, propaganda or coercive effect upon or at the expense of the Covered Person;
  - (ii) Failure of a Covered Person to evacuate from the host country within ten (10) days after issuance of an Advisory;
  - (iii) Travel to country(ies) after an Advisory has been issued; or
  - (iv) Any Covered Person who is an active member of any governmental organization, official law enforcement or military force.

The Policyholder agrees to reimburse the Company for any payments the Company made which are ultimately determined not to be covered because of the application of this exclusion.

#### **4. LIMITS OF COVERAGE**

- (a) The Limits of Coverage applicable to this Rider stated in the Rider Schedule and the provisions of this clause are the maximum amount(s) the Company will reimburse the Policyholder, regardless of the number of:
  - (i) Covered Persons;
  - (ii) Claims made or suits brought; or
  - (iii) Persons or organizations making claims or bringing suits.
- (b) The Individual Maximum stated in the Rider Schedule is the most the Company will reimburse the Policyholder for the sum of all Loss covered under this Rider with respect to any one Covered Person.
- (c) The Rider Aggregate Maximum stated in the Rider Schedule is the most the Company will reimburse the Policyholder for the sum of all Loss covered under this Rider with respect to any one Insured Event.

#### **5. CONDITIONS PRECEDENT TO LIABILITY**

- (a) As a condition precedent to the Company's liability under COVERAGE FOR INSURED EVENTS, the Policyholder will have approved the payment of Ransom Monies.
- (b) In the event of any Insured Event first occurring while coverage under this Rider is in effect, the Policyholder will make every reasonable effort to:
  - (i) Determine that the Insured Event has actually occurred;
  - (ii) Give immediate oral and written notice to the Company with periodic and timely updates concurrent with activity occurring during the Insured Event; and
  - (iii) If it appears to be in the best interest of a Covered Person, notify the national or other appropriate law enforcement agency having jurisdiction over the matter.

#### **6. GENERAL CONDITIONS**

**Coverage Territory.** This Rider applies to Loss arising out of Insured Event(s) occurring anywhere in the world [except for [Afghanistan, Algeria, Angola, Bosnia-Herzegovina, Brazil, Burundi, Central African Republic, Chad, Colombia, Congo-Brazzaville, Congo-Kinshasa, Cote d'Ivoire, Cuba, Ecuador, Equatorial Guinea, Georgia, Guinea, Guyana, Haiti, India, Indonesia, Iran, Iraq, Israel, Kyrgyz Republic, Lebanon,

Liberia, Libya, Mali, Mauritania, Mexico, Mozambique, Myanmar, Nepal, Niger, Nigeria, North Korea , Pakistan, Papua New Guinea, Peru, Philippines, Russia, Rwanda, Serbia and Montenegro, Kosovo, Sierra Leone, Somalia, South Africa, Sudan, Syria, Trinidad and Tobago, Turkmenistan, Uganda, Uzbekistan, Venezuela, Yemen, Zambia, and Zimbabwe]].

**Confidentiality.** The Policyholder and Covered Person will use all reasonable efforts not to disclose the existence of the insurance under this Rider. This condition will also apply to any excess insurance or other insurance.

**Due Diligence.** The Policyholder and Covered Person will use due diligence and do, and concur in doing, all things reasonably practicable to avoid or diminish any Loss insured under this Rider.

**Other Insurance.**

- (i) The insurance provided under this Rider is primary except if the Policyholder has other valid and collectible bond or insurance in which case this insurance will be excess over the total of any other valid and collectible bond or insurance, plus any deductible and/or self-insured amounts under such other bond or insurance.
- (ii) If the Policyholder has other insurance against a Loss covered under this Rider which specifically applies on an excess basis and is pre-notified in accordance with Excess Insurance condition contained in the General Conditions of this Rider, or which due to an other insurance clause also applies on an excess basis, then the Company shall not be liable under this Rider for a greater proportion of such Loss (and claims expenses, if applicable) than the amount the applicable Limits of Coverage bears to the total applicable limits of all insurance available plus any deductible and/or self-insured amounts.
- (iii) If this Rider and other Kidnap and Ransom insurance provided by an American International Group, Inc. member company cover the same Loss, then the Limits of Coverage under this Rider and such member company's insurance, when combined, will not exceed the highest applicable limits available under any one of the applicable coverage(s) or policy(ies).

**Excess Insurance.** The Policyholder may purchase excess insurance over the Limits of Coverage stated in the Rider Schedule without prejudice, provided that the Company is notified in writing of the details of such other insurance at the time such other insurance is acquired. The existence of such insurance, if any, will not reduce the Company's liability under this Rider.

**Non-Accumulation of Liability.** Regardless of the number of years this Rider continues in force, and of the number of premiums payable or paid or of any other circumstances whatsoever, liability under this Rider with respect to any Loss will not be cumulative from year to year. When there is more than one Covered Person stated in the Rider Schedule, the Company's Limits of Coverage for Loss sustained by any or all of them will not exceed the amount for which the Company would be liable if all Loss were sustained by any one of them.

**Statement of Loss.** The Policyholder will file a detailed, sworn Statement of Loss with the Company as soon as practicable after the date of Loss.

**Notice and Authority.** It is agreed that the Policyholder shall act on behalf of all Covered Persons with respect to the giving of notice of claim or giving and receiving notice of cancellation, the payment of premiums and the receiving of any return premiums that may become due under this Rider and the receipt and acceptance of any endorsements issued to form a part of this Rider.

**Appraisal.** If the Policyholder and the Company fail to agree as to the amount of Loss, each will, on the written demand of the other made within sixty (60) days after the Company's rejection of a Statement of Loss submitted by the Policyholder, select a competent and disinterested appraiser. The appraisers will appraise the loss stating the amount of Loss. If the appraisers fail to agree they will select a competent and disinterested umpire, and failing for fifteen (15) days to agree upon such umpire, then, on the request of the Policyholder or the Company, such umpire will be selected by a judge of any competent court in the United States, and the appraisers will submit their differences to the umpire. An award in writing of any two will determine the amount of Loss. The Policyholder and the Company will each pay its chosen appraiser and

will bear equally the other expenses of the appraisal and umpire. The Company will not be held to have waived any of the Company's rights by any act relating to appraisal.

**Assistance and Cooperation.** The Policyholder and Covered Person will cooperate with the Company in all matters relating to this Rider. This may include attending hearings and trials, securing and giving evidence, obtaining the attendance of witnesses, assisting in effecting settlements, and in conducting litigation, arbitration, or other proceedings.

**Inspection and Audit.** The Company may examine and audit the Policyholder business documents, relating to the subject matter of this Rider, until three (3) years after this Rider has expired or has been cancelled. Any premium due for exposures which exist but were not reported to the Company will be determined by audit.

**Subrogation.** In the event of any payment under this Rider, the Company shall be subrogated to the extent of such payment to all the Covered Persons' rights of recovery thereof, and the Covered Persons shall execute all papers required and shall do everything that may be necessary to secure such rights including the execution of such documents necessary to enable the Company to effectively bring suit in the name of any Covered Person. In no event, however, shall the Company exercise its rights of subrogation against a Covered Person under this policy unless such Covered Person has been convicted of a criminal act, or been determined to have committed a dishonest or fraudulent act, or obtained any profit or advantage to which such Covered Person was not legally entitled.

**Recoveries.** In the event of any payment under this Rider, all recoveries, less the actual cost to the Company of recovery, will be distributed firstly to the Company for all amounts paid by the Company under this Rider and any remainder will be paid to the Policyholder.

**Choice of Law and Forum.** The construction, validity and performance of this Rider will be governed by the laws of the United States of America and the State of New York. The Company and the Policyholder hereby expressly agree that all claims and disputes will be brought for adjudication either in the Supreme Court of the State of New York in and for the County of New York or in the U.S. District Court for the Southern District of New York.

**Concealment, Misrepresentation, or Fraud.** Coverage under this Rider is null and void in case of fraud, concealment, or misrepresentation by the Policyholder or a Covered Person of a material fact concerning:

- (i) This insurance or the procurement thereof; or
- (ii) A Covered Person; or
- (iii) The Policyholder's interest in the Covered Person; or
- (iv) Any Loss or claim presented to the Company under this Rider.

**Representations.** In granting coverage under this Rider, it is agreed that the Company has relied upon the statements, warranties and representations made by the Policyholder as being accurate and complete. All such statements, warranties and representations are the basis for this policy, are material to the risk assumed by the Company and are to be considered as incorporated into this policy.

The Policyholder agrees that in the event that the statements, warranties and representations are not accurate and complete, then the coverage provided by this policy shall be deemed void *ab initio* solely with respect to any Covered Person who knew as of the inception date of coverage under this Rider the facts that were not accurately and completely disclosed, whether or not such Covered Person knew that such facts were not accurately and completely disclosed.

**Changes.** Notice to any representative of the Company or knowledge possessed by any representative or by any person will not effect a waiver or a change in any part of Rider or estop the Company from asserting any right under the terms of this Rider, nor will the terms of this Rider be waived or changed, unless agreed to in writing by the Company.

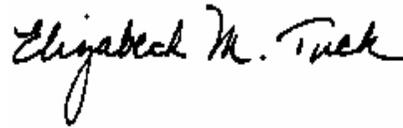
**Notices.** Except as indicated to the contrary herein, all notices, applications, demands and requests provided for in this Rider will be in writing and will be given to or made upon either party at its address shown in the Declarations section of the Policy.

**Headings.** The descriptions in the headings of this Rider are solely for convenience and form no part of the terms and conditions of coverage.

The President and Secretary of National Union Fire Insurance Company of Pittsburgh, Pa. witness this Rider.

A handwritten signature in cursive script, appearing to read "Mr. J. D. Dyle".

President

A handwritten signature in cursive script, appearing to read "Elizabeth M. Tuck".

Secretary

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## Rate Information

Rate data does NOT apply to filing.

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## Supporting Document Schedules

**Satisfied -Name:** Certification/Notice **Review Status:** Approved-Closed 09/09/2008  
**Comments:**  
**Attachment:**  
Certification notice.pdf

**Bypassed -Name:** Application **Review Status:** Approved-Closed 09/09/2008  
**Bypass Reason:** N/A Policy already approved. This is a filing of riders.  
**Comments:**

**STATE OF ARKANSAS  
REVISED CERTIFICATE OF COMPLIANCE**

COMPANY NAME: National Union Fire Insurance Company of Pittsburgh, Pa  
DESCRIPTION: Kidnap and Ransom Coverage Rider  
FORM NUMBER: C36514DBG  
EDITION DATE: N/A

This is to certify that the above captioned policy form has achieved a Flesch Reading Ease Test score of 50.00 + and complies with the requirements of Act 517 of 1981 (Ark. State Ann. Sec. 23-80-301 — 23-80-308) and Rule and Regulation 29.



Signature of Officer of Company

Assistant Vice President

Title

If a policy is scored by a method other than the Flesch Reading Ease Test, the alternate method should be explained in detail.