ENDORSEMENT 00

ADD ON PACKAGE 2

1. Civil Fines and Penalties

Cover under this Policy shall extend to civil fines and penalties, as Loss, up to a sub limit of SGD 25,000. No Deductible applies to the cover provided under this Clause 1.

2. Crisis Costs

Cover under this Policy shall extend to Crisis Costs, as Loss, up to an additional sub-limit of SGD 50,000, which shall apply in addition to, and not part of, the Limit of Liability. No Deductible applies to the cover provided under this Clause 2.

For the purposes of this Clause 2:

2.1 Crisis Costs

means reasonable costs, charges, fees and expenses (other than regular or overtime wages, salaries or fees of the Directors, Officers or employees of an Insured or office overheads, travel costs unrelated to a Claim or other administration costs) incurred by an Insured, with the Insurer's prior written consent (which shall not be unreasonable withheld), in retaining the services of any public relations firm, crisis management firm or executive search firm to advise the Insured with respect to managing the public communication of and limiting the disruption to the Insured's business due to:

2.1.1 the announcement or commencement of any Claim;

2.1.2 the permanent disability, death, discharge or resignation (other than in accordance with a planned retirement) during the Policy Period of a chairman, chief executive officer, president or any natural person for whom the Insured maintains key person life insurance.

2.2 Sub-paragraph 2.10.1 of the Policy is deleted in its entirety and replaced with the following:

If, because of an emergency, the Insurer's prior written consent to any Defence Costs, Legal Representation Expenses or Crisis Costs cannot be requested, Defence Costs, Legal Representation Expenses or Crisis Costs can be incurred without that consent for a period of 30 days immediately following the date on which the Claim to which such Defence Costs directly relate was first made, or the Investigation to which such Legal Representation Expenses relate commenced, or the events occur to which Crisis Costs relate.

2.3 The words "or Crisis Costs" are deemed to be inserted after the words "Legal Representation Expenses" in sub-paragraphs 2.3.1, 2.3.2, 6.3.2 and 6.4.2(b) of the Policy.

2.4 The definition of "Loss" in the Policy is amended by replacing "," at the end of sub-paragraph 3.18.9 with ";"and inserting:

"3.18.10 Crisis Costs;"

3. Loss of Documents

Notwithstanding Exclusion 4.2 of the Policy, but subject always to Clause 3.6 below, the Insurer will pay on behalf of an Insured, up to a sub-limit of SGD 100,000:

3.1 Loss resulting from any Claim caused by loss of, loss of use of, damage to or destruction of documents for which the Insured is legally liable whilst in the custody of an Insured before or during the Policy Period or whilst in the custody before or during the Policy Period of any person to whom the Insured has entrusted them, including whilst in transit in the custody of that person.

3.2 Reasonable costs and expenses incurred by such Insured in replacing or restoring the documents referred to in Clause 3.1 where Loss has also been paid on behalf of such Insured pursuant to Clause 3.1 in connection with the same incident.

3.3 The Insurer shall not be liable for loss of, or loss of use of, or damage to, or destruction of, documents due to wear and tear, gradual deterioration, moth and vermin.

3.4 No Deductible applies to the cover provided under this Clause 3.

3.5 The Named Insured shall submit, as a part of any proof of loss, all bills and accounts with respect to any document referred to in Clause 3.1, which shall be subject to approval by a competent person to be nominated by the Insurer with the Insured's consent (not to be unreasonably withheld or delayed).

3.6 The cover provided by this Clause does not extend persons or entities operating as a travel agency, tour operator or ticketing agency.

4. Mitigation of Loss

4.1 This Policy is extended to cover the Insured for Mitigation Costs, provided that:

4.1.1 written notice of the fact or circumstance first discovered by the Insured during the Policy Period is given to the Insurer during the Policy Period and before Mitigation Costs are incurred or agreed to be incurred by the Insured;

4.1.2 no admission of liability is made by the Insured in connection with any such fact or circumstance;

4.1.3 Mitigation Costs are incurred or agreed to be incurred only with the prior written consent of the Insurer (not to be unreasonably withheld or delayed);

4.1.4 the maximum aggregate amount payable under this Clause 4 is SGD 25,000;

4.1.5 if the fact or circumstance notified in accordance with Clause 4.1.1 later evolves into a Claim, the Mitigation Costs to which the Insurer gave its written consent in accordance with Clause 4.3.1 shall erode the Limit of Liability. The burden of proof that any fact or circumstance notified in accordance with Clause 4.1.1 has evolved into a Claim shall rest with the Insurer and be the balance of probabilities.

4.2 This Clause 4 does not cover Mitigation Costs which are compensatory or restitutionary in nature.

4.3 For the purposes of this Clause 4:

4.3.1 Mitigation Costs

means reasonable and necessary costs and expenses incurred or agreed to be incurred by

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the Insured in direct response to a fact, matter or circumstance (but not a Claim) first discovered by the Insured during the Policy Period, with the sole aim of preventing or mitigating Loss covered under this Policy;

4.3.2 The definition of "Loss" in the Policy is amended by inserting:

"3.18.11 Mitigation Costs,"

The title and any headings in this endorsement are solely for convenience and form no part of the terms and conditions of coverage.

All other terms and conditions remain unchanged.

Authorised Employee

Date

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