

Chubb®
International Advantage®



Account Name/Address:

Denver Sister Cities International Inc
2650 E 40th Ave.

Denver , CO 80205

Binder Prepared for:

Cynthia Uyeda
CRC INSURANCE SERVICES INC DBA: CRC OF
CALIFORNIA INSURANCE SERVICES
21550 OXNARD STREET , SUITE 500
WOODLAND HILLS , CA 91367

Presented By:

Laura McLaughlin
Chubb International Advantage
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The terms and conditions of this binder supersede the submitted insurance specifications and all prior proposals and binders.

Binder Date 5/9/2017

5/9/2017

Insured's Operations: Student exchange programs and tours and visits to sister cities abroad

Countries of Operation: CHINA, ETHIOPIA, FRANCE, ISRAEL, INDIA, ITALY, JAPAN, KENYA, MONGOLIA, MEXICO

Loss Experience: None

Effective Date: 08/31/2017

Policy Number: PHFD37551533 006

Renewal

Commercial General Liability

Lines of Business, Coverages and Limits of Liability

Coverage A - Bodily Injury/Property Damage Coverage

\$1,000,000	Each Occurrence
\$2,000,000	General Aggregate
Not Covered	Aggregate Limit – Products/Completed Operations
\$1,000,000	Premises Damage Limit

Coverage B - Personal and Advertising Injury Liability

\$1,000,000	Limit (Any One Person or Organization)
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Coverage C - Medical Payments Coverage

\$25,000	Medical Expense Limit
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Employee Benefits Liability Endorsement (Claims Made Coverage)

\$1,000,000	Each Claim (Subject to \$1,000 Deductible per claim)
\$1,000,000	Annual Aggregate

Forms and Endorsements applicable to Commercial General Liability Coverage:

IT7003 (04-2015)	Liability Coverages Declarations [Occurrence]
IT7025 (07-2014)	Commercial General Liability Coverage Form
IT7026 (11-2012)	Employee Benefits Liability Coverage Form Endorsement
IT7325 (05-2012)	GPS SM Global Program Solutions Endorsement (Non-Admitted Included), LD-34280 (10-11)
LD-34280 (10/11)	GPS SM Global Program Solutions Endorsement (Non-Admitted Included)
IT7848 (02-2011)	Exclusion - Professional Services (Broad Form)
IT7828 (08-2010)	Exclusion - War or Terrorism
IT7377a (04-2016)	Limited Electronic Data Loss Coverage - Access, Collection, Release, Disclosure, Limited Bodily Injury and Property Damage Separate Occurrence and Aggregate Limit Electronic Data Loss Coverage Limit (Coverage A): \$1,000,000 Each Occurrence Electronic Data Loss Coverage Limit (Coverage B): \$1,000,000 Any One Person or Organization Electronic Data Loss Aggregate Limit: \$1,000,000
IT7792 (07-2010)	Products-Completed Operations Hazard Exclusion
IT7142 (04-2015)	Coverage Territory Endorsement
IT7109b (12-2015)	Local Insurer Financial Impairment Collectability Endorsement

Contingent Auto Liability

Lines of Business, Coverages and Limits of Liability

Automobile Bodily Injury/Property Damage Liability Coverage

\$1,000,000	Combined Single Limit BI/PD Any One Accident (Covering Owned and Hired & Non-Owned Autos)
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Forms and Endorsements Applicable to Contingent Auto Liability Coverage:

IT7003 (04-2015)	Liability Coverages Declarations [Occurrence]
IT7027 (08-2013)	Contingent Auto Liability Coverage Form
IT7325 (05-2012)	GPS SM Global Program Solutions Endorsement (Non-Admitted Included), LD-34280 (10-11)
LD-34280 (10/11)	GPS SM Global Program Solutions Endorsement (Non-Admitted Included)
IT7504 (03-2007)	Auto Medical Payments Coverage
IT7829 (03-2007)	Exclusion - War or Terrorism
IT7508 (12-2011)	Fellow Employee Coverage
IT7510 (11-2012)	Hired Auto Physical Damage Coverage Endorsement
IT7142 (04-2015)	Coverage Territory Endorsement
IT7109b (12-2015)	Local Insurer Financial Impairment Collectability Endorsement

Hired Auto Physical Damage – IT7510 11-2012

\$50,000	Any One Accident
\$50,000	Any One Policy Period

Medical Payments – IT7504 03-2007

\$50,000	Each Accident
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Employers Responsibility Coverages & Executive Assistance Services

Lines of Business, Coverages and Limits of Liability

Voluntary Compensation Benefits

North Americans	State of Hire
Third Country Nationals	Country of Origin
Local Nationals	Employers Liability Only

Executive Assistance® Services (Including Repatriation)

\$1,000,000	Policy Limit for Medical Assistance Services
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Contingent Employers Liability Coverage

\$1,000,000	Each Accident	Bodily Injury by Accident
\$1,000,000	Each Employee	Bodily Injury by Disease (incl. Endemic disease)
\$1,000,000	Policy Limit	Bodily Injury by Disease (incl. Endemic disease)

** The Executive Assistance Service provides personal assistance services 24 hours a day, seven days a week, anywhere in the world, to help your employees and their companions who travel overseas with medical, legal, and/or personal emergencies. These services are available only to International Advantage policy holders who purchase our Employers Responsibility Coverage. This service is being offered at NO additional cost.

Forms and Endorsement(s) Applicable to Employers Responsibility:

IT1X70 (04-2015)	Employers Responsibility Coverage Declarations
IT1084 (09-2008)	Employers Responsibility Coverages with Executive Assistance®
IT7325 (05-2012)	GPS SM Global Program Solutions Endorsement (Non-Admitted Included), LD-34280 (10-11)
LD-34280 (10/11)	GPS SM Global Program Solutions Endorsement (Non-Admitted Included)
IT1490 (11-2004)	Amendment - Voluntary Compensation Coverage Endorsement
IT1228b (12-2015-1)	War Coverage
IT7142 (04-2015)	Coverage Territory Endorsement
IT7109b (12-2015)	Local Insurer Financial Impairment Collectability Endorsement

Accidental death and Dismemberment & Medical Expense: Employee Coverage

Coverage	Limits		
AD&D	\$25,000	Principal Sum	
Medical Expense	Not Covered		
Aggregate	\$1,500,000		

Accidental death and Dismemberment & Medical Expense: for Educational Services

Coverage	Limits		
AD&D	\$25,000		
Medical Expense	\$10,000		
Aggregate	\$2,000,000		
Executive Assistance	\$1,000,000	Medical Assistance Services Policy Limit	

Forms and Endorsements Applicable to Accidental Death and Dismemberment Coverage:

IT7009 (11-2010)	Accidental Death and Dismemberment and Medical Expense Declarations
IT7033 (05-2011)	Accidental Death and Dismemberment and Medical Expense Coverage Form
IT7034 (09-2013)	Accidental Death and Dismemberment and Medical Expense Educational Coverage Form
IT7109b (12-2015)	Local Insurer Financial Impairment Collectability Endorsement

Kidnap and Extortion Coverage: Included

Insurance applies only to those coverages for which a Limit of Insurance is shown

	Limits	Causes of Loss
\$250,000	Each Covered Loss <u>No</u> Annual Aggregate	Extortion/Ransom Monies Payment
\$250,000	Each Covered Loss <u>No</u> Annual Aggregate	In transit Extortion/Ransom Monies Loss
\$250,000	Each Covered Loss <u>No</u> Annual Aggregate	Expenses
\$250,000	Each Covered Loss <u>No</u> Annual Aggregate	Legal Costs
\$10,000	Sub-limit Each Life	Medical, Death or Dismemberment
\$100,000	Sub-limit Each Incident	Medical, Death or Dismemberment
\$250,000 Territory	Each Covered Loss <u>No</u> Annual Aggregate	Incident Response

Worldwide but excluding the following countries:

Afghanistan, Algeria, Angola, Brazil, Chad, Chechnya, Colombia, Cuba, Democratic Republic of Congo, Georgia, Haiti, Indonesia, Iran, Iraq, North Korea, Liberia, Libya, Mali, Mauritania, Mexico, Nepal, Niger, Nigeria, Pakistan, Peru, Philippines, Saudi Arabia, Sri Lanka, East Timor, Sierra Leone, Somalia, South Sudan, Sudan, Syria, Trinidad & Tobago, Venezuela, Yemen, Zimbabwe.

Forms and Endorsement(s) Applicable to Kidnap and Extortion:

IT7006 (12-2011)	Corporate Kidnap and Extortion Declarations
IT7037 (07-2012)	Corporate Kidnap and Extortion Coverage Form
IT7542b (01-2015)	Cap on Losses From Certified Acts of Terrorism, Kidnap and Extortion Coverage
IT7653 (07-2013)	Colorado Changes - Civil Union
IT7652 (10-2010)	Covered Persons Amendatory-Expanded Definition for Educational Institutions
IT7109b (12-2015)	Local Insurer Financial Impairment Collectability Endorsement

Premium Summary

Coverage	Premium
Commercial General Liability	\$1,084
Commercial Auto Liability	\$144
Employers Responsibility	\$1,083
Accidental Death & Dismemberment and Medical - Employee	\$488
Accidental Death & Dismemberment and Medical - Educational	\$1,100
Kidnap/Extortion	\$144
TRIA Premium	n/a
Total Premium	\$4,043
Commission	15%
Premium subject to audit	NO
Minimum Earned Premium (IT7955 03-2014)	\$0
Bill Type	Agency

Forms and Endorsements Applicable to Entire Policy:

IT7001 (08-2010)	General Declarations
IT7029 (04-2010)	Common Policy Conditions (Effective 4/12/2010)
IT7101 (09-2011)	Broad Named Insured
Policy Term:	08/31/2017 To 08/31/2018
Policy Form:	International Advantage Commercial Insurance Package
Company:	ACE American Insurance Company A.M. Best Rating: A+ (Superior)
U.S. Foreign Account Tax Compliance Act (FATCA)	

The U.S. Foreign Account Tax Compliance Act, commonly known as "FATCA", became the law in the U.S. in March of 2010 and becomes effective July 1, 2014. Pursuant to FATCA, brokers, producers, agents and/or clients may need to obtain withholding certificates from insurance companies. For information on how to obtain the applicable withholding certificate from CHUBB U.S. insurance companies, please go to the following web site:

<http://www2.chubb.com/us-en/u-s-foreign-account-tax-compliance-act-fatca.aspx>

Coverage Territory: ANYWHERE IN THE WORLD but excludes:

1. the United States of America (including its territories and possessions), Puerto Rico, and Canada; and except as otherwise limited or extended by this insurance.
2. any country or jurisdiction which is the subject of trade or economic sanctions imposed by the laws or regulations of the United States of America

In jurisdictions where we may be prevented by law or otherwise from paying on behalf of or defending an insured, rather than directly defend such insured, we will indemnify the first named insured on the Master policy for defense costs incurred in defending a suit brought against such insured in accordance with the Master Policy terms, conditions and limitations.

NOTE: All amendments to the above COVERAGE TERRITORY will be by

endorsement

Non-Admitted Insurance:

This insurance is proposed on a non-admitted basis in the coverage territory. It may not be used to satisfy any compulsory or legally required insurance in any jurisdiction. In jurisdictions where we may be prevented by law or otherwise from paying on behalf of or defending the “insured” we will indemnify the “insured” for those sums that the “insured” becomes legally obligated to pay damages to which this insurance applies and pay the cost of defense and aid and manage the “insureds” defense except as otherwise limited by this insurance.

It is agreed that any certificates issued by you shall comply with all applicable U.S. and local jurisdictions requirements, laws and procedures associated with the issuance of insurance certificates or other evidences of insurance. No warranty or representation is provided by us regarding the manner in which such certificates or evidence of insurance can be issued.

Policy Conditions:

ACE American Insurance Company will issue an Advantage Policy that will apply as primary insurance, subject to the “Other Insurance” conditions, for the insured’s foreign entities located in countries in which non-admitted insurance is permitted and for which a local policy is not purchased. In the event of a foreign loss arising out of such foreign entity in a country in which non-admitted insurance is prohibited, the Advantage Policy will indemnify the first named insured for its economic interest in such foreign entity with respect to such foreign loss in accordance with the Advantage Policy terms, conditions, and limitations. The Advantage Policy will apply on a difference in limits/difference in conditions basis with respect to any local policies issued as part of any Controlled Master Program.

Taxes/ Assessments:

The tax and assessment charges included in this binder are based upon Chubb’s best estimate of the taxes and assessments arising under the regulations impacting this insurance program. If current law or regulation changes, or a rate or basis of assessment changes, then you and Chubb agree that Chubb shall have the right to amend such prior tax and/or assessment charges to you in order to match the actual taxes and assessments, and Chubb shall bill you for such retrospective charges.

Application:

This binder is based upon the information and representations made upon the application for coverage. Any new or changes in that information are to be reported to us.

Policy Delivery:

Acceptance of this binder by you or by your insurance representative on your behalf indicates your consent to accept delivery of your policy by electronic means, including delivery of the policy as an e-mail attachment. We may deliver your policy either electronically or as a printed paper copy through mail or other non-electronic delivery.

If you would like to withdraw your consent to electronic delivery at any time and exclusively receive a printed paper copy of your insurance policy mailed to you at the address we have on record, please contact your insurance representative or email Chubb Companies at Advantagepartners@chubbgroup.com

Subjectivities:

None

If any coverage alteration is desired, please request a revised binder, as some coverages cannot be sold separately and certain minimum premiums apply. No individual coverage can be purchased separately from this package for less than a total package policy minimum premium.

Laura McLaughlin

**Laura McLaughlin
International Underwriter**



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Named Insured Denver Sister Cities International Inc			Endorsement Number 013
Policy Symbol PHF	Policy Number D37551533 006	Policy Period 08/31/2017 to 08/31/2018	Effective Date of Endorsement 08/31/2017
Issued By (Name of Insurance Company) ACE AMERICAN INSURANCE COMPANY			

WAR COVERAGE

This endorsement modifies insurance under the following:

EMPLOYERS RESPONSIBILITY COVERAGES FORMS

The War Exclusion under **EXCLUSION – ALL COVERAGES** is deleted, but subject to the following conditions:

- A. The insurance provided under this endorsement applies only with respect to:
 - 1. North Americans, meaning “employees” who are citizens or legal permanent residents of the United States (including its territories and possessions), Puerto Rico and;
 - 2. Third Country Nationals, meaning “employees” who are not citizens of the country of their workplace and who are not described in 1 above.

B. TERRITORY

For the purpose of this endorsement only, the “Coverage Territory” is amended to read: ANYWHERE IN THE WORLD but excludes:

- 1. The United States of America (including its territories or possessions other than Puerto Rico); and
- 2. any country or jurisdiction which is the subject of trade or economic sanctions imposed by the laws or regulations of the United States of America; and
- 3. where indicated by a in the Schedule of Excluded Countries and Jurisdictions below.

C. CANCELLATION

Coverage provided by this endorsement is subject to 10 days Notice of Cancellation, notwithstanding any cancellation clause to the contrary contained elsewhere in the Policy.

SCHEDULE OF EXCLUDED COUNTRIES AND JURISDICTIONS

<input checked="" type="checkbox"/> Afghanistan	<input checked="" type="checkbox"/> Central African Republic	<input checked="" type="checkbox"/> Haiti	<input checked="" type="checkbox"/> Kyrgyz Republic	<input checked="" type="checkbox"/> Northern Ireland	<input checked="" type="checkbox"/> Syria
<input checked="" type="checkbox"/> Algeria	<input checked="" type="checkbox"/> Colombia	<input checked="" type="checkbox"/> India	<input checked="" type="checkbox"/> Lebanon	<input checked="" type="checkbox"/> Pakistan	<input checked="" type="checkbox"/> Turkey
<input checked="" type="checkbox"/> Angola	<input checked="" type="checkbox"/> Cote d'Ivoire	<input checked="" type="checkbox"/> Indonesia	<input checked="" type="checkbox"/> Liberia	<input checked="" type="checkbox"/> Peru	<input checked="" type="checkbox"/> Uganda
<input checked="" type="checkbox"/> Bahrain	<input checked="" type="checkbox"/> Cuba	<input checked="" type="checkbox"/> Iran	<input checked="" type="checkbox"/> Libya	<input checked="" type="checkbox"/> Puerto Rico	<input checked="" type="checkbox"/> Venezuela
<input checked="" type="checkbox"/> Bosnia & Herzegovina	<input checked="" type="checkbox"/> Democratic Republic of Congo	<input checked="" type="checkbox"/> Iraq	<input checked="" type="checkbox"/> Mali	<input checked="" type="checkbox"/> Sierra Leone	<input checked="" type="checkbox"/> West Bank and Gaza
<input checked="" type="checkbox"/> Burundi	<input checked="" type="checkbox"/> Egypt	<input checked="" type="checkbox"/> Israel	<input checked="" type="checkbox"/> Niger	<input checked="" type="checkbox"/> Somalia	<input checked="" type="checkbox"/> Yemen
<input checked="" type="checkbox"/> Cambodia	<input checked="" type="checkbox"/> Ethiopia	<input checked="" type="checkbox"/> Kosovo	<input checked="" type="checkbox"/> Nigeria	<input checked="" type="checkbox"/> South Sudan	<input checked="" type="checkbox"/> Zimbabwe
<input type="checkbox"/> Canada	<input checked="" type="checkbox"/> Guinea-Bissau	<input checked="" type="checkbox"/> Kuwait	<input checked="" type="checkbox"/> North Korea	<input checked="" type="checkbox"/> Sudan	
<input checked="" type="checkbox"/> Other(s):None					

All other terms and conditions of this policy remain unchanged.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Named Insured Denver Sister Cities International Inc			Endorsement Number 014
Policy Symbol PHF	Policy Number D37551533 006	Policy Period 08/31/2017 to 08/31/2018	Effective Date of Endorsement 08/31/2017
Issued By (Name of Insurance Company) ACE AMERICAN INSURANCE COMPANY			

**CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM,
KIDNAP AND EXTORTION COVERAGE**

This endorsement modifies insurance provided under the following:

CORPORATE KIDNAP AND EXTORTION COVERAGE FORM

A. Cap On Certified Terrorism Losses

“Certified act of terrorism” means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a “certified act of terrorism” include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is 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.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

B. Application Of Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Policy.

All other terms and conditions of this Policy remain unchanged.

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DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

Named Insured Denver Sister Cities International Inc			Endorsement Number 017
Policy Symbol PHF	Policy Number D37551533 006	Policy Period 08/31/2017 to 08/31/2018	Effective Date of Endorsement 08/31/2017
Issued By (Name of Insurance Company) ACE AMERICAN INSURANCE COMPANY			

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

CORPORATE KIDNAP AND EXTORTION COVERAGE FORM

Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in this endorsement or in the policy Declarations.

Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% for year 2015, 84% beginning on January 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 that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

Cap On Insurer Participation In Payment Of Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

Terrorism Risk Insurance Act premium: \$0.

Authorized Representative

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Named Insured Denver Sister Cities International Inc			Endorsement Number 018
Policy Symbol PHF	Policy Number D37551533 006	Policy Period 08/31/2017 to 08/31/2018	Effective Date of Endorsement 08/31/2017
Issued By (Name of Insurance Company) ACE AMERICAN INSURANCE COMPANY			

COVERAGE TERRITORY ENDORSEMENT

This endorsement modifies insurance provided under (if a check mark is shown):

- COMMERCIAL GENERAL LIABILITY COVERAGE FORM and LIABILITY COVERAGES DECLARATIONS**
- CONTINGENT AUTO LIABILITY COVERAGE FORM and LIABILITY COVERAGES DECLARATIONS**
- EMPLOYERS RESPONSIBILITY COVERAGES and EMPLOYERS RESPONSIBILITY COVERAGES DECLARATIONS**

It is agreed that:

1. The **COVERAGE TERRITORY FOR LIABILITY COVERAGES** Item of the **LIABILITY COVERAGES DECLARATIONS** is deleted in its entirety and replaced by the following:

COVERAGE TERRITORY FOR LIABILITY COVERAGES

The Coverage Territory for **COMMERCIAL GENERAL LIABILITY COVERAGE** and **EMPLOYEE BENEFITS COVERAGE** means:

ANYWHERE IN THE WORLD but excluding the United States of America (including its territories and possessions); and except as otherwise limited or extended by this insurance. The Coverage Territory also excludes:

- Puerto Rico
- Canada
- Other: Not Applicable

Notwithstanding the above, the Coverage Territory includes the following territories:

- Guam
- United States Virgin Islands (USVI)
- Other: Not Applicable

The Coverage Territory for **CONTINGENT AUTO LIABILITY COVERAGE** means:

ANYWHERE IN THE WORLD but excluding the United States of America (including its territories and possessions); and except as otherwise limited or extended by this insurance. The Coverage Territory also excludes:

- Puerto Rico
- Canada
- Other: Not Applicable

Notwithstanding the above, the Coverage Territory includes the following territories:

- Guam
- United States Virgin Islands (USVI)
- Other: Not Applicable

In jurisdictions where we may be prevented by law or otherwise from paying on behalf of or defending the "Insured" we will:

- a. indemnify the "insured" for those sums that the "insured" becomes legally obligated to pay as damages to which this insurance applies and
- b. pay the cost of defense and aid and manage the "insured's" defense.

2. **SECTION V – DEFINITIONS of the COMMERCIAL GENERAL LIABILITY COVERAGE FORM** is amended as follows:

Definition 7. "Coverage territory" is deleted in its entirety and replaced by the following:

7. "Coverage territory means Coverage Territory for Liability Coverages shown in the section titled **COVERAGE TERRITORY FOR LIABILITY COVERAGES** on page 1 of this endorsement.

The "coverage territory" also includes:

- a. International waters or air space, provided the injury or damage does not occur in the course of travel or transportations from one place to another when both places are not within the Coverage Territory for Liability Coverages as shown in the section titled **COVERAGE TERRITORY FOR LIABILITY COVERAGES** on page 1 of this endorsement; and
- b. The United States of America (including its territories and possessions) if the "insured's" responsibility to pay damages is determined in a "suit" on the merits in any country within the Coverage Territory for Liability Coverages as shown in the section titled **COVERAGE TERRITORY FOR LIABILITY COVERAGES** on page 1 of this endorsement.

3. **SECTION VI – DEFINITIONS of the CONTINGENT AUTO LIABILITY FORM** is amended as follows:

Definition E. "Coverage Territory" is deleted in its entirety and replaced by the following:

E. "Coverage Territory" means Coverage Territory for Liability Coverages shown in the section titled **COVERAGE TERRITORY FOR LIABILITY COVERAGES** on page 1 of this endorsement.

The "coverage territory" also includes:

- a. International waters or air space, provided the injury or damage does not occur in the course of travel or transportations from one place to another when both places are not within the Coverage Territory for Liability Coverages as shown in the section titled **COVERAGE TERRITORY FOR LIABILITY COVERAGES** on page 1 of this endorsement; and
- b. The United States of America (including its territories and possessions) if the "insured's" responsibility to pay damages is determined in a "suit" on the merits in any country within the Coverage Territory for Liability Coverages as shown in the section titled **COVERAGE TERRITORY FOR LIABILITY COVERAGES** on page 1 of this endorsement.

4. The Coverage Territory for Employers Responsibility Coverages Item of the **EMPLOYERS RESPONSIBILITY COVERAGES DECLARATIONS** is amended by deleting the following:

ANYWHERE IN THE WORLD but excluding:

1. the United States of America (including its territories and possessions), Puerto Rico, and Canada; and except as otherwise limited or extended by this insurance.
2. any country or jurisdiction which is the subject of trade or economic sanctions imposed by the laws or regulations of the United States of America.

and replacing it with the following:

ANYWHERE IN THE WORLD but excluding:

1. the United States of America (including its territories and possessions) and
2. any country or jurisdiction which is the subject of trade or economic sanctions imposed by the laws or regulations of the United States of America; and;
3. the following countries:

- Puerto Rico
- Canada
- Other: Not Applicable

4. Notwithstanding the above, the Coverage Territory includes the following:

- Guam
- United States Virgin Islands (USVI)
- Other: Not Applicable

All other terms and conditions of this policy remain unchanged.

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