



July 1, 2024

Maureen McCarthy
WILLIS TOWERS WATSON NORTHEAST INC
Brookfield Place, 200 Liberty St
NEW YORK, NY 10281-1003

Policy Information

Policy Holder: Revlon Group Holdings LLC
Policy Number: 10CPGDQ7691
Policy Term: 07/01/2024 - 07/01/2025

Dear Maureen,

We are pleased to provide this insurance binder for Revlon Group Holdings LLC. We know that Revlon Group Holdings LLC has a choice of carriers for their insurance needs and appreciate your consideration and recommendation of The Hartford.

This program combination provides a number of advantages, including:

- The Hartford claims experience coordinated for the entire program
- Both U.S. and Multinational products with one carrier reduces coverage gaps and/or claims coverage questions at the time of loss
- Simpler program structure and policy administration than a multi-carrier solution
- The Hartford is rated A+ (Superior) XV (financial size \$2B and greater) by AM Best and has been recognized as "One of the World's Most Ethical Companies" by the Ethisphere Institute 16 years since 2008
- We have structured the master and local policies with your contractual and country risk management and insurance compliance requirements in mind

This binder outlines the specifics of our multinational solution, and we want to highlight the following:

- For the Property & Liability coverages, our program structure is a Hartford Multinational Choice Master Policy combined with local admitted policies. Our Multinational Choice Master Policy has Difference In Conditions / Difference In Limits (DIC/DIL) provisions that are excess over the local policies, and/or drop down to serve as primary coverage when our master policy coverages are broader or provide higher limits than the local policies. We also include a program aggregate limits provision to clarify the total insured limits.
- We are excited to include Travel Support Services including medical, security and personal services to employees and their families while traveling on business.
- Our Multinational Premium Summary itemizes premiums and commissions by coverage for the master and each country's local admitted policies. All local policy premiums quoted are net of local fees, surcharges and taxes. Premium payment and billing plans are also explained, including specific in-country requirements.

We welcome the opportunity to discuss our binder and additional Hartford products with you. Please feel free to call me to discuss any questions you may have, or to bind coverage. Thank you for your business

Sincerely,
Helen Vasso
Multinational Underwriter
The Hartford

Multinational Choice Controlled Master Program Binder

Revlon Group Holdings LLC

55 Water Street
New York, NY 10041

Insurance Professional

Robert Fry III
WILLIS TOWERS WATSON NORTHEAST INC
Brookfield Place, 200 Liberty St
NEW YORK, NY 10281-1003

Binder Creation Date

July 1, 2024

Master Policy Number

10CPGDQ7691

Policy Term

07/01/2024 - 07/01/2025

Billing Type

Agency Bill

Business Description

DRUGS, PROPRIETARIES, AND SUNDRIES -
5122

The Hartford's Underwriting Team

Helen Vasso
Multinational Underwriter
Ph: (860) 547-0000
Helen.Vasso@thehartford.com

Kevin Eustace
Multinational Account Manager
Ph: (212) 553-8356
kevin.eustace@thehartford.com



* Customer reviews were collected and tabulated by The Hartford through June 2019. Reviews are not representative of all customers.

This document is only a proposal. It can't be used as proof of coverage, unless bound by an authorized agent.

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The Hartford's Multinational Choice CMP Premium Summary

MASTER POLICY# 10CPGDQ7691

POLICY TERM: 07/01/2024 - 07/01/2025

TOTAL MULTINATIONAL CHOICE PREMIUM		\$172,392
MASTER COVERAGE		PREMIUM
General Liability		\$23,673
Auto Liability		\$743
Employers Responsibility		\$2,471
Business Travel Accident		\$200
MASTER POLICY PREMIUM		\$27,087
MASTER POLICY COMMISSION		20%

LOCAL POLICIES

POLICY TERM: 07/01/2024 - 07/01/2025

COUNTRY	LINE OF BUSINESS	EXPOSURE	LIMIT	PREMIUM	COMMISSION
Argentina	General Liability	\$24,100,000	USD 1,000,000	\$1,854	15.00%
Australia	General Liability	\$110,900,000	AUD 20,000,000	\$15,390	15.00%
Canada	General Liability (EL Extension Included)	\$92,000,000	USD 1,000,000	\$10,857	15.00%
China	General Liability	\$158,300,000	USD 1,000,000	\$12,182	15.00%
China	Employers Liability	\$15,264,492	USD 1,000,000	\$15,264	8.00%
France	General Liability (EL Extension Included)	\$57,493,838	USD 1,000,000	\$4,434	15.00%
Germany	General Liability	\$58,361,602	USD 1,000,000	\$4,494	15.00%
Hong Kong	Employers Liability	\$2,138,300	HKD 100,000,000	\$1,924	10.00%
Hong Kong	General Liability	\$22,900,000	USD 1,000,000	\$1,800	15.00%
Ireland	Employers Liability	\$1,202,241	EUR 13,000,000	\$2,104	10.00%
Ireland	General Liability	\$4,019,549	USD 1,000,000	\$1,800	15.00%
Italy	General Liability (EL Extension Included)	\$29,798,059	USD 1,000,000	\$2,294	14.55%
Japan	General Liability (EL Extension Included)	\$20,100,000	USD 1,000,000	\$2,000	16.50%
Mexico	General Liability (EL Extension Included)	\$55,500,000	USD 1,000,000	\$4,274	15.00%

This is not a guarantee of coverage. Actual premium amounts vary and will depend on an applicant's individual account characteristics and coverages and limits purchased.

This document contains only a general description of coverages that may be provided and do not include all of the terms, conditions, or exclusions that may apply. Please refer to the actual coverage forms for complete details of terms, conditions, and exclusions. In the event of any conflict, the terms of an issued policy prevail.

The Hartford's Multinational Choice CMP Premium Summary

CONTINUED

LOCAL POLICIES

POLICY TERM: 07/01/2024 - 07/01/2025

COUNTRY	LINE OF BUSINESS	EXPOSURE	LIMIT	PREMIUM	COMMISSION
Netherlands	General Liability (EL Extension Included)	\$3,167,821	USD 1,000,000	\$1,800	15.00%
New Zealand	General Liability	\$25,000,000	USD 1,000,000	\$2,000	15.00%
Peru	General Liability (EL Extension Included)	\$3,400,000	USD 1,000,000	\$1,778	4.17%
Portugal	General Liability (EL Extension Included)	\$4,436,372	USD 1,000,000	\$1,800	15.00%
Singapore	General Liability	\$12,400,000	USD 1,000,000	\$1,800	15.00%
Singapore	Employers Liability	\$1,388,053	SGD 10,000,000	\$2,000	10.00%
South Africa	General Liability (EL Extension Included)	\$49,915,005	USD 1,000,000	\$3,842	15.00%
South Korea	General Liability (EL Extension Included)	\$19,300,000	USD 1,000,000	\$1,800	15.00%
Spain	General Liability (EL Extension Included)	\$112,852,715	USD 1,000,000	\$8,703	15.00%
Switzerland	General Liability	\$136,790,672	USD 1,000,000	\$10,526	15.00%
Taiwan	General Liability	\$8,800,000	USD 1,000,000	\$1,500	15.00%
Taiwan	Employers Liability	\$3,270,651	USD 1,000,000	\$2,617	10.00%
United Arab Emirates	General Liability	\$17,524,046	USD 1,000,000	\$1,800	15.00%
United Kingdom	General Liability	\$99,989,404	USD 1,000,000	\$10,780	15.00%
United Kingdom	Employers Liability	\$14,642,493	GBP 10,000,000	\$11,888	10.00%
TOTAL LOCAL POLICY PREMIUM				\$145,305	

- Premium does not include surcharges, taxes, and assessments applicable to local policies which are the responsibility of the insured.
- All local policy premiums are net of local fees, surcharges and taxes. The local policy premiums will be billed separately on a local basis.
- Commissions for local policies are only paid to local broker in country; if premium is collected in United States the commission would not be applicable.

This is not a guarantee of coverage. Actual premium amounts vary and will depend on an applicant's individual account characteristics and coverages and limits purchased.

This document contains only a general description of coverages that may be provided and do not include all of the terms, conditions, or exclusions that may apply. Please refer to the actual coverage forms for complete details of terms, conditions, and exclusions. In the event of any conflict, the terms of an issued policy prevail.

Articles of Agreement

Writing Company

The Hartford Fire Insurance Company

The Hartford Fire Insurance Company is not an admitted company outside the United States, its territories, possessions and Puerto Rico. Local Program Policies are written by partner companies within the The Hartford Global Insurer Network Partner. The Master Policy is a contract between The Hartford and the US Parent Company covering the Parents' Financial Interest.

Coverage Territory

Anywhere in the world, except The United States of America (including its territories and possessions), Puerto Rico and Canada; Any country or jurisdiction while any applicable trade or economic sanctions or other laws or regulations prohibit us from providing insurance or transacting business in that country or jurisdictions.

See coverage parts for any applicable amendments to the above coverage territory.

Billing

Master Policy

Agency or Direct Bill full pay. Installment plans may be available and will follow the corresponding billing plan for the domestic Hartford policies.

Total Program Terms & Conditions

Controlled Master Program

- This program includes a master Difference-in-Conditions/Difference-in-Limits (DIC/DIL) policy as well as local program policies.
 - Property and Liability coverage is DIC/DIL over local policies, or serve as primary where there are no local policy placements.
 - The Master DIC/DIL policy will be issued to the First Named Insured by The Hartford Fire Insurance Company.
 - Local policies issued as part of this program will be underwritten by other locally licensed foreign insurers who partner with The Hartford
- We will not be responsible for any fines, taxes, or other penalties for non-admitted coverage whether or not you have obtained admitted insurance for your local operations in any country.
- We are not responsible for providing any locally required bonds, certificates, or other evidence of insurance where this policy provides non-admitted insurance.
- The quote is valid for 60 days from the date of the proposal or until the proposed policy inception date, whichever is earlier. Coverage may not be bound retroactively.
- This quote is intended as a total offering and must be accepted or rejected in its entirety. The Hartford reserves the right to modify or withdraw this proposal prior to the effective date.

Articles of Agreement

CONTINUED

- If we have agreed to your use of non-program policies, and you have not provided all requested information with respect to those policies within 45 days of inception, the coverage provided in relation to those non-program policies is subject to cancellation with 30 days' notice.
- Prior to the effective date of coverage The Hartford must be advised of any change in the information provided by or required to be provided by the applicant, or any change in the exposure basis, hazard or risk contemplated by this binder since the original submission date.
- This proposal provides a summary of coverages. For a complete description of all coverages, terms, conditions and exclusions, please refer to the insurance policy. In the event of a conflict, the terms, conditions and exclusions of the insurance policy shall prevail. A complete list of The Hartford's policy forms with the most recent edition dates are available upon request or online on the Electronic Business Center (EBC). Insurance specifications and other requests for coverage that are not incorporated in this proposal confer no rights and do not amend, extend or alter the coverage afforded by The Hartford.
- The quote is based upon exposure and historical loss information contained in the submission. If provided, the limits of insurance applicable to Building and/or Business Personal Property in this quote proposal have been based upon information contained in your application. We assume that the limits you have requested are adequate and represent the full replacement cost value of all property for which you are requesting coverage.

Local Specific

as applicable according to participating countries

- Limit shown are in USD and will be issued locally in the equivalent amount in the local currency according to an agreed upon rate of exchange.
- A minimum premium is applicable per local policy. Consult your underwriter for more information as needed.
- Each local policy is issued according to each country's standard local requirements and provides coverage for claims arising in the applicable jurisdiction, subject to that local program policy's terms and conditions.
- Local taxes and fees are in addition to premiums displayed in the above allocation.
- Some countries may require the payment of the local premium before coverage can be incepted. This is known as Cash Before Cover, and insurance will not incept until the local policy premium has been paid. To ensure that admitted coverage is in force by the effective date, we must receive a complete contact list for both local client and local broker as soon as possible before policy inception to arrange for invoicing and premium payment. This list must include names, mailing addresses, phone and fax number. The applicable countries requiring Cash Before Cover are: Belarus, India, China, Ghana, Japan, and Korea.
- The insured, under our supervision, shall investigate, defend or settle any claim or suit brought in any country where we are prevented by local law from carrying out this agreement.
- Local policy placements in the following countries are contingent upon the following information being provided in order to comply with local insurance regulations.

Articles of Agreement

CONTINUED

Subjectivities

- All additional information needed as specified above, to comply with local insurance regulatory requirements, must be received upon binding or before the effective date whichever is sooner. Local policies cannot be confirmed without this information.
- All local insured and local broker information must be received upon binding or before the effective date whichever is sooner to ensure local policy issuance can be instructed. We are unable to commit to local policy issuance within a 45 day timeframe unless all local underwriting information is received

Multinational Choice CMP Master Policy

Multinational Choice General Liability

Coverage Details

COVERAGE	LIMITS
Each Occurrence Limit	\$1,000,000
Damage to Premises Rented to You Limit	\$1,000,000
Medical Expenses Limit	\$100,000
Personal and Advertising Injury Limit	\$1,000,000
General Aggregate (Other than Products Completed Operations)	\$2,000,000
Products-Completed Operations Aggregate Limit	\$2,000,000
Deductible	Nil
Aggregate Deductible	Not Applicable

EMPLOYEE BENEFITS LIABILITY	
Each Claim Limit	\$1,000,000
Aggregate Limit	\$2,000,000
Retroactive Date	07/01/2023
Deductible	Nil

CLASS CODE - DESCRIPTION	TOTAL EXPOSURE	PREMIUM
12373 – Drug, Cosmetics Distributors & Wholesalers - Excluding Products	\$1,127,049,083	\$23,673

TOTAL ANNUAL GENERAL LIABILITY PREMIUM	\$23,673
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MULTINATIONAL CHOICE - COMMERCIAL GENERAL LIABILITY FORMS	
FORM NUMBER	FORM NAME
MN GL 00 01 03 17	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
MN GL 00 10 03 17	COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS
MN GL 00 20 03 17	EMPLOYEE BENEFITS LIABILITY COVERAGE PART DECLARATIONS
MN GL 00 21 03 17	EMPLOYEE BENEFITS LIABILITY COVERAGE FORM
MN GL 00 22 03 17	DISCLOSURE FORM - EBL
MN GL 21 02 03 17	EXCLUSION - SILICA
MN GL 21 23 03 17	ABSOLUTE POLLUTION EXCLUSION

Multinational Choice CMP Master Policy

Multinational Choice General Liability

CONTINUED

FORM NUMBER	FORM NAME
MN GL 21 37 03 17	ABSOLUTE LEAD EXCLUSION
MN GL 21 90 03 17	EXCLUSION - FUNGI, BACTERIA AND VIRUSES
MN GL 22 01 10 19	LIMITED COVERAGE FOR PERSONAL PROPERTY IN THE CARE, CUSTODY OR CONTROL OF THE INSURED
MN GH 08 02 12 20	AMENDMENT OF INSURANCE AGREEMENT - TAX LIABILITY
CG 20 26 04 13	ADDITIONAL INSURED – DESIGNATED PERSON OR ORGANIZATION
CG 21 06 05 14	EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY - WITH LIMITED BODILY INJURY EXCEPTION
HC 04 03 12 07	FELLOW EMPLOYEE SUITS
HC 22 03 09 14	EXCLUSION - AIRCRAFT PRODUCTS
HC 22 25 07 98	POLLUTION EXCLUSION – LIMITED EXCEPTION
HC 23 14 06 17	EXCLUSION - UNMANNED AIRCRAFT
HC 23 26 06 22	EXCLUSION - PERFLUOROALKYL AND POLYFLUOROALKYL SUBSTANCES (PFAS)
HC 24 77 09 14	AMENDMENT OF WATERCRAFT EXCLUSION - EXCEPTION FOR NON-OWNED WATERCRAFT UP TO A SPECIFIED LENGTH
HG 00 68 12 10	RECORDING AND DISTRIBUTION OF MATERIAL OR INFORMATION IN VIOLATION OF LAW EXCLUSION
HS 30 02 09 14	BATCH CLAUSE

Multinational Choice CMP Master Policy

Multinational Choice General Liability

CONTINUED

Coverage Summary

The Hartford has always been a pioneer in offering innovative liability coverage. We continue to take a trend-setting role with General Liability Choice by providing the enhanced coverage that businesses need in today's litigious business environment. Our standard Multinational Choice Commercial General Liability policy includes these coverages for most insureds:

Bodily Injury and Property Damage	
Incidental malpractice	Bodily injury caused by the professional services of employed nurses, EMTs and paramedics will be deemed an accident.
Non-owned aircraft	Covered when chartered, rented or borrowed with a paid crew, even when there is no "insured contract" provided there is no other insurance available to the named insured.
Non-owned watercraft	Vessels covered up to 51 feet. Coverage also applies to such craft used to carry property for hire.
Borrowed equipment	Covered when not in use and when damaged at a job site.
Expected or intended injury or damage	Covered when bodily injury or property damage results from the use of reasonable force to protect people or property.
Damage to Premises Rented or Occupied More Than	
Causes of loss perils	Fire, lightning and explosion, other than war-related.
Contractual Liability	Covered if the named insured assumes responsibility for damage in a lease of premises agreement.
Personal Injury	
Discrimination and humiliation	Covered unless committed by or at the direction of the named insured or by or at the direction of any partner, executive officer, or shareholder or unless employment related.
Medical Payments	
Reporting period	Insured has three years to report covered medical expenses.
Definitions	
Bodily Injury	Includes mental anguish resulting from bodily injury, sickness or disease that is physical in character.
Contractual Liability For railroad exposures	The definition of "insured contract" includes work within 50 feet of railroad exposures.
Mobile equipment	Includes snow removal, road maintenance and street cleaning equipment with less than 1,000 pounds gross vehicle weight.

Multinational Choice CMP Master Policy

Multinational Choice General Liability

CONTINUED

Conditions	
Unintentional failure to disclose hazards	Included
Primary and noncontributory coverage provided to additional insured	Coverage provided to additional insureds because of a written contract is provided on a primary and non-contributing basis if the contract includes such an agreement.
Duties in the event of an occurrence	If you are a partnership, joint venture, limited liability company, trust or other organization, the requirement for prompt notice applies only when an occurrence, offense, claim, or suit is known respectively to that organization's partner, limited liability company manager, trustee, executive officer, or insurance manager.
Who Is An Insured	
Incidental malpractice	Employed nurses, EMTs, and paramedics are insureds for injuries arising out of their professional health care services for the named insured.
Non-owned watercraft	Permissive users of covered non-owned watercraft are insureds. Those responsible for such users are also an insured provided they have no other insurance available to them.
Additional insured as required by written contract or permit	Includes anyone the insured agrees in writing to treat as an additional insured including: Vendors, if policy includes products/completed operations coverage; Lessors of equipment; Lessors of land or premises; Architects, Engineers or Surveyors; State or Political Subdivisions issuing permits; and Any other party, including completed operations if the contract requires it and the policy provides it.
Newly formed or acquired organizations	Covered for 180 days if a named insured owns more than 50% of the voting stock and no other insurance apply.
Unnamed subsidiaries	Covered if a named insured owns more than 50% of the voting stock of the unnamed subsidiary and no other insurance apply
Supplemental Payments	
Bail bonds	\$2,500
Loss of earnings	\$1,000 per day
Appeal bonds	Covered to policy limit

Multinational Choice CMP Master Policy

Multinational Choice Business Auto

Coverage Details

LIABILITY COVERAGE	SYMBOL	LIMITS	EXPOSURE
Liability	2,8,9	\$3,000,000 Per Accident	361 Owned Autos

AUTO MEDICAL PAYMENTS COVERAGE	SYMBOL	LIMITS	EXPOSURE
Medical Payments	8,9	\$50,000 Per Accident	

HIRED AUTO PHYSICAL DAMAGE	SYMBOL	LIMITS	EXPOSURE
Hired Car Physical Damage Limit	8	\$60,000 Per Accident	0 Rentals
Annual Aggregate Limit		Not Applicable	
Hired Auto PD Deductible		\$1,000 Each Auto	Hired Auto PD Deductible

TOTAL ANNUAL BUSINESS AUTO PREMIUM	\$743
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MULTINATIONAL CHOICE - COMMERCIAL AUTO FORMS	
FORM NUMBER	FORM NAME
MN HA 00 01 03 17	BUSINESS AUTO COVERAGE FORM
MN HA 00 21 03 17	NUCLEAR ENERGY LIABILITY EXCLUSION
MN HA 00 25 03 17	BUSINESS AUTO COVERAGE PART DECLARATIONS
MN HA 23 37 03 17	TERRORISM EXCLUSION
MN HA 20 55 03 17	FELLOW EMPLOYEE COVERAGE
HA 99 08 06 14	POLLUTION LIABILITY COVERAGE PRIVATE PASSENGER TYPE AUTOS
HA 99 13 01 87	ADDITIONAL INSURED AND RIGHTS OF RECOVERY AGAINST OTHERS

Multinational Choice CMP Master Policy

Multinational Choice Employers Responsibility

Coverage Details

PART ONE - FOREIGN VOLUNTARY WORKERS COMPENSATION INSURANCE		
CLASS OF EMPLOYEES	COVERED/ NOT COVERED	DESIGNATED WORKERS COMPENSATION LAW
U.S. Nationals / Canadian Nationals	Covered	State of Hire
Local Nationals	Covered	Country of Hire
Third Country Nationals	Covered	Country of Hire

PART TWO - EMPLOYERS LIABILITY LIMITS	
	LIMITS OF INSURANCE
Bodily Injury by Accident	\$1,000,000 each accident
Bodily injury by Disease	\$1,000,000 policy limit
Bodily injury by Disease	\$1,000,000 each employee

PART THREE - A. MEDICAL RELOCATION & REPATRIATION EXPENSES	
	LIMITS OF INSURANCE
Per Employee Limit	\$1,000,000
Annual Aggregate Limit	\$1,000,000

PART THREE - B. EMERGENCY POLITICAL, SECURITY OR NATURAL DISASTER RELOCATION AND REPATRIATION EXPENSES	
	LIMITS OF INSURANCE
Per Employee Limit	\$250,000
Annual Aggregate Limit	\$1,000,000

CLASS OF EMPLOYEES	PAYROLL	PREMIUM
Local Nationals	\$134,117,596	\$1,340
Third Country Nationals	\$10,970,634	\$1,097

TRIP TRAVEL	TRIPS	PREMIUM
Trip Days	134	\$34

TOTAL ANNUAL EMPLOYERS RESPONSIBILITY PREMIUM	\$2,471
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MULTINATIONAL CHOICE - EMPLOYERS RESPONSIBILITY FORMS AND ENDORSEMENTS

Multinational Choice CMP Master Policy

Multinational Choice Employers Responsibility

CONTINUED

FORM NUMBER	FORM NAME
MN ER 00 00 12 20	EMPLOYERS RESPONSIBILITY COVERAGE FORM
MN ER 00 01 03 17	EMPLOYERS RESPONSIBILITY COVERAGE PART DECLARATIONS
MN ER 00 02 06 18	TRAVEL SUPPORT SERVICES FORM
MN ER 00 14 03 17	EXCLUSION - TERRORISM
MN ER 03 04 03 17	REVISION TO EXCLUDED COUNTRIES - EMPLOYERS RESPONSIBILITY
MN ER 03 10 11 17	DELETION OF WAR EXCLUSION EMPLOYERS RESPONSIBILITY COVERAGE FORM

Multinational Choice CMP Master Policy

Multinational Choice Business Travel Accident

Coverage Details

CLASS OF EMPLOYEES	COVERED/ NOT COVERED
U.S. Nationals / Canadian Nationals	Covered
Local Nationals	Covered
Third Country Nationals	Covered

COVERAGE A: ACCIDENTAL DEATH AND DISMEMBERMENT	BENEFIT AMOUNT/ ACCIDENT AGGREGATE LIMIT
Limits of Insurance	\$100,000 / \$500,000

COVERAGE B: MEDICAL EXPENSES	LIMITS OF INSURANCE
Medical Expense Accident Limit	\$50,000

BUSINESS TRAVEL ACCIDENT ANNUAL AGGREGATE LIMIT	\$1,500,000
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TOTAL BUSINESS TRAVEL ACCIDENT ANNUAL PREMIUM	\$200
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MULTINATIONAL CHOICE - BUSINESS TRAVEL ACCIDENT FORMS	
FORM NUMBER	FORM NAME
MN BTA 00 01 03 17	BUSINESS TRAVEL ACCIDENT COVERAGE PART DECLARATIONS
MN BTA 00 10 03 17	BUSINESS TRAVEL ACCIDENT COVERAGE FORM
MN BTA 20 02 09 17	BUSINESS TRAVEL ACCIDENT - SPOUSE AND FAMILY COVERAGE
MN BTA 20 03 03 17	REVERSE TRIP TRAVEL - EXPANSION OF COVERAGE TERRITORY ENDORSEMENT

Common Multinational Choice Policy Forms

FORM NUMBER	FORM NAME
MN G-3318-0	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
MN HM 00 05 03 17	MULTINATIONAL CHOICE COMMERCIAL INSURANCE POLICY
MN HM 00 06 03 17	PRIVACY POLICY AND PRACTICES
MN HM 00 07 03 17	CONTROLLED MASTER PROGRAM LIMITS
MN HM 00 08 03 17	PROGRAM AND NON-PROGRAM LOCAL POLICIES INSOLVENCY
MN HM 00 10 09 18	COMMON POLICY DECLARATIONS
IH 12 05 02 21	GOODS AND SERVICES ENDORSEMENT
MN IL 00 17 06 18	COMMON POLICY CONDITIONS
MN IL 00 21 03 17	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT
MN HM 00 11 03 17	COVERAGE TERRITORY - CANADA
MN HM 00 14 03 18	BROAD FORM NAMED INSURED ENDORSEMENT
MN IH 00 01 12 18	MULTINATIONAL CHOICE EXCLUSION - DESIGNATED ENTITIES
MN IH 01 02 10 20	SPECIFIC COUNTRY EXCLUSION- RUSSIA, UKRAINE, BELARUS, ISRAEL
MN IH 20 02 10 20	HOW TO REPORT YOUR CLAIMS - GLOBAL GUARDIAN

Multinational Choice CMP

Local Program Policies

One good local standard policy for each specified coverage is issued for each selected country covering the operations of the named insured with agreed upon limits of insurance for each specified local country. Each local policy is issued by a partner carrier through the Hartford Global Insurer Network, as advised below.

COUNTRIES	HARTFORD GLOBAL INSURER NETWORK PARTNER*	PROPERTY PREMIUM	GL PREMIUM	EL PREMIUM	PREMIUM COLLECTION
Argentina	Sancor Cooperativa de Seguros Limitada Insurance Argentina	N/A	\$1,854	N/A	Local Agency
Australia	Insurance Australia Limited trading as CGU Insurance	N/A	\$15,390	N/A	Local Agency
Canada	Hartford Fire Insurance Company, Canada	N/A	\$10,857	(Included In GL Premium)	Local Agency
China	Ping An P C	N/A	\$12,182	\$15,264	Local Agency
France	Swiss Re International SE, France	N/A	\$4,434	(Included In GL Premium)	Local Agency
Germany	Gothaer Allgemeine	N/A	\$4,494	N/A	Local Agency
Hong Kong	Falcon Insurance Company (Hong Kong) Limited	N/A	\$1,800	\$1,924	Local Agency
Ireland	Aviva Insurance Company Ltd Ireland	N/A	\$1,800	\$2,104	Local Agency
Italy	Reale Mutua Assicurazioni	N/A	\$2,294	(Included In GL Premium)	Local Agency
Japan	Hyundai Japan	N/A	\$2,000	(Included In GL Premium)	Local Agency
Mexico	Seguros Atlas	N/A	\$4,274	(Included In GL Premium)	Local Agency
Netherlands	Achmea Schadeverzekeringen N V Netherlands	N/A	\$1,800	(Included In GL Premium)	Local Agency
New Zealand	IAG New Zealand Limited	N/A	\$2,000	N/A	Local Agency
Peru	La Positiva Seguros Generales SA Peru	N/A	\$1,778	(Included In GL Premium)	Local Agency
Portugal	Fidelidade Seguros	N/A	\$1,800	(Included In GL Premium)	Local Agency
Singapore	Lonpac Insurance Bhd Singapore	N/A	\$1,800	\$2,000	Local Agency
South Africa	Bryte Insurance Company Limited South Africa	N/A	\$3,842	(Included In GL Premium)	Local Agency
South Korea	Hanwha General Insurance, South Korea	N/A	\$1,800	(Included In GL Premium)	Local Agency
Spain	CASER SA Spain	N/A	\$8,703	(Included In GL Premium)	Local Agency

Multinational Choice CMP

Local Program Policies

CONTINUED

COUNTRIES	HARTFORD GLOBAL INSURER NETWORK PARTNER*	PROPERTY PREMIUM	GL PREMIUM	EL PREMIUM	PREMIUM COLLECTION
Switzerland	Schweizerische Mobiliar Versicherungsgesellschaft AG Switzerland	N/A	\$10,526	N/A	Local Agency
Taiwan	Hotai Insurance Co. Ltd.	N/A	\$1,500	\$2,617	Local Agency
United Arab Emirates	Sukoon Insurance	N/A	\$1,800	N/A	Local Agency
United Kingdom	Aviva Insurance Limited UK	N/A	\$10,780	\$11,888	Local Agency

*Local insurer subject to change, contact Underwriter as needed

Multinational Choice Policy

Travel Support Services

PROGRAM INFORMATION

The Hartford's Multinational Choice policy includes must-have travel services and benefits from GLOBAL GUARDIAN such as medical, security and personal services to employees and their families while traveling on business, including important pre-trip information to keep your employees updated and well prepared. With a local presence in more than 200 countries and territories and 35 centers staffed 24/7 with multi-lingual coordinators, case managers and medical and security staff, our help is always available.

With travel assistance services from GLOBAL GUARDIAN, help is only a phone call away. When you are traveling 100 miles or more away from home on trips of 180 days or less, you have access to travel medical, personal and security assistance services. Your program benefits include:

MEDICAL ASSISTANCE SERVICES

- Medical Search, Referral and Hospital Admissions Support
- Medical Monitoring and Dispatch of Healthcare Professional
- Emergency Medical Evacuation
- Medically Necessary Repatriation
- Return of Traveling Companion
- Return of Dependent Children
- Visit by Family Member or Friend
- Benefits Verification and Claims Assistance
- Return of Vehicle
- Return of Pet
- Return of Mortal Remains

PERSONAL ASSISTANCE SERVICES

- Pre-Trip Assistance Information
- Emergency Medication
- Emergency Message Relay
- Emergency Travel Arrangements
- Emergency Cash Advance
- Locating Lost or Stolen Items
- Law-Related Services
- Translation Services
- Embassy and Consular Information

SECURITY ASSISTANCE SERVICES

- Emergency Political, Security or Natural Disaster Repatriation and Relocation

Disclosure pursuant to Terrorism Risk Insurance Act

Terrorism Coverage and Premium

In accordance with the federal Terrorism Risk Insurance Act (as amended "TRIA"), we have included coverage for "certified acts of terrorism" under some coverage parts of this policy. The actual coverage provided by your policy(ies) will be limited by the terms, conditions, exclusions, limits, and other provisions of your policy(ies), as well as any applicable rules of law.

Where such coverage applies, the portion of your premium attributable to this terrorism coverage is \$0.

Definition of Certified Act of Terrorism

A "certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of TRIA, to be an act of terrorism under TRIA. The criteria contained in TRIA for a "certified act of terrorism" include the following: The act results in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and

1. The act results in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
2. The act results in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and
3. 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 acting 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.

Disclosure of Federal Share of Terrorism Losses under TRIA

The United States Department of the Treasury will reimburse insurers for 85% of insured losses that exceed the applicable insurer deductible. Effective January 1, 2016, this percentage will be reduced to 84%, effective January 1, 2017 to 83%, effective January 1, 2018 to 82%, effective January 1, 2019 to 81%, and effective January 1, 2020 to 80%.

However, if aggregate industry insured losses under TRIA 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. The United States government has not charged any premium for their participation in covering terrorism losses.

Cap on Insurer Liability for Terrorism Losses

If aggregate industry insured losses attributable to "certified acts of terrorism" under TRIA exceed \$100 billion in a calendar year, and we have met, or will meet, our insurer deductible under TRIA, we shall not be liable for the payment of any portion of the amount of such losses that exceed \$100 billion. In such case, your coverage for terrorism losses may be reduced on a pro-rata basis in accordance with procedures established by the Treasury, based on its estimates of aggregate industry losses and our estimate that we will exceed our insurer deductible. In accordance with the Treasury's procedures, amounts paid for losses may be subject to further adjustments based on differences between actual losses and estimates.