

FAMILY PROTECTION POLICY: FREQUENTLY ASKED QUESTIONS



What is the coverage?

This policy is like a personal security concierge service for families and individuals that provides 24/7, global emergency response and financial protection.



How long has this coverage been around?

This coverage has been available for almost 40 years.



Who should invest in this coverage?

Those who want to protect their family and assets in this unpredictable and increasingly higher risk world.



Where does it cover the individual(s)?

It covers individuals and families globally at home, at school, and overseas on holidays and trips .



How long is the coverage in place?

The coverage is in place for one year then automatically renews.



How much coverage does it offer and for what?

The coverage is USD \$250,000 for all insured headline coverages and USD \$1M with respect to expert crisis response advisors.



How much does it cost?

It costs USD \$500 + taxes and applicable fees per year for the entire family.



How does the crisis response work?

Each family is given exclusive access to an emergency response number which can be “triggered” 24/7 in the event of a crisis. Crisis advisors will deploy to the area of incident and provide constant telephone advice to ensure the incident is handled and resolved in a professional, expert manner. This number is 24/7 and available globally, so it can be used at any point when a family or individual feels they are suffering a crisis or are about to experience one.



What else is included?

Families may request advice and assistance at any time and can also benefit from country risk reports that are provided.



Can't I just rely on the police?

You can, and this policy works in tandem with authorities, but our family clients like to have the peace of mind that an incident will be handled privately with priority access, particularly when incidents are responded to effectively by police on such a regular basis.



Why do families buy this policy?

This policy is purchased to give them peace of mind, that whatever or wherever the crisis, they know they can pick up the phone and be connected to the best advisors in the world.

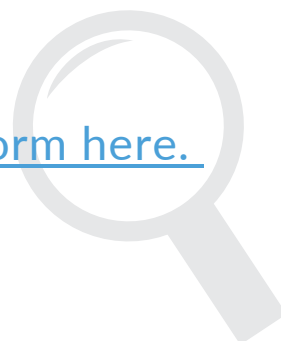


What are the coverage Limits?

Coverage	Limit
Kidnap	USD 250,000 per insured event**
Extortion	USD 250,000 per insured event
Hijack	USD 250,000 per insured event
Wrongful Detention	USD 250,000 per insured event
Disappearance	USD 100,000 per insured event
Threat	USD 10,000 per insured event
Express	USD 5,000 per insured event
Assault	USD 5,000 per insured event
Home Invasion	USD 100,000 per insured event
Hostage Crisis	USD 25,000 per insured event
SR-M Response***	USD 1,000,000 per insured event
ANNUAL PREMIUM PER POLICY	USD 500.00



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