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The following definitions apply to Optional Crisis Response Benefit Rider:

**Crisis Response Fees and Expenses** means all fees and expenses of Advisory Group/F International related to **your kidnapping** or **express kidnapping**.

**Express Kidnapping** means the actual physical abduction, transportation, and holding of **you** against **your** will for a minimum of one (1) hour where **your personal belongings** and/or readily available assets are surrendered by **you** in exchange for **your** release.

**Kidnapping** means the actual, physical, or attempted physical abduction and holding of **you** against **your** will by a person or persons who demand a **ransom** specifically from **your** assets in exchange for **your** release.

**Insured Losses** means the following covered losses and expenses: **ransom**, **personal belongings**, and/or **crisis response fees and expenses**.

**Personal Belongings** means monies and/or property of monetary value that are:

1. Being carried or transported by **you** when an **express kidnapping** or **kidnapping** first occurs; and
2. Are surrendered during the course of an **express kidnapping** or **kidnapping**.

**Ransom** means monies and/or other consideration of monetary value that are surrendered or to be surrendered by **you** or on **your** behalf to meet an **express kidnapping** or **kidnapping** demand.

All other provisions of the Master Policy remain unchanged.

SPECIMEN