

# Bell Endorsement & Crisis Management

## Bell Endorsement

**\$50,000 Identity Theft Expense** – coverage which reimburses the expenses of any director or officer who becomes a victim of an incident of identity theft.

**\$50,000 Terrorism Travel Reimbursement** – which covers any director or officer for emergency travel expenses that he or she incurs in the event of a “certified act of terrorism”.

**\$50,000 Emergency Real Estate Consulting Fee** – coverage for realtor’s fee or real estate consultant’s fee necessitated by the Insured’s need to relocate due to the “Unforeseeable destruction” of the Insured’s principal location.

**\$25,000 Temporary Meeting Space Reimbursement** – coverage for rental of meeting space which is necessitated by the temporary unavailability of the Insured’s primary office space due to the failure of a climate control system, or leakage of a hot water heater.

**\$50,000 Workplace Violence Counseling** – in the event that a violent incident occurs at any of the Insured’s premises.

**\$50,000 Kidnap Expense** – coverage for reasonable fees incurred as a result of the kidnapping of a Director or Officer or their spouse, “domestic partner”, parent or child.

**\$50,000 Key Individual Replacement Expenses** – coverage for the Chief Executive Officer or Executive Director who suffers an “injury” which results in the loss of life. No deductible applies to this coverage.

**\$50,000 Image Restoration and Counseling** – coverage for image restoration and counseling arising out of “Improper Acts.”

**\$50,000 Donation Assurance** – coverage for “Failed Donation Claim(s).”

**\$50,000 Business Travel** – coverage for Business Travel Accidental Death Benefit to the Named Insured if a Director or Officer suffers an “injury” while traveling on a common carrier for business.

**\$25,000 Conference Cancellation** – coverage for any business-related conference expenses, paid by the insured and not otherwise reimbursed, for a canceled conference that an employee was scheduled to attend. The cancellation must be due directly to a “natural catastrophe” or a “communicable disease” outbreak that forces the cancellation of the conference.

**\$25,000 Fundraising Event Blackout** – coverage for expenses that are incurred due to the cancellation of a fundraising event caused by the lack of electric supply resulting in a power outage, provided the fundraising event is not re-scheduled. The fundraising event must have been planned at least thirty (30) days prior to the power outage.

**\$5,000 per employee: \$25,000 policy limit Political Unrest** – coverage to reimburse any present director, officer, employee or volunteer of the named insured while traveling outside the United States of America for “emergency evacuation expenses” that are incurred as a result of an incident of “political unrest.”

**\$1,500 Travel Delay Reimbursement** – coverage to reimburse any present director or officer of the named insured for any “non-reimbursable expenses” they incur as a result of the cancellation of any regularly scheduled business travel on a common carrier.

## Crisis Management

**\$25,000 Crisis Management** – coverage for “crisis management emergency response expenses” incurred because of an “incident” giving rise to a “crisis.”

**The Enhanced Bell and Crisis Management Endorsements will be effective November 2009 for all approved states.**

**All coverages are not available in all states due to state insurance regulations.**

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