

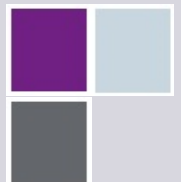
# Insurance Summary - International Package

State of Oregon

Policy Term: **05/01/2021 to 05/01/2023**



Willis Towers Watson Insurance Services West, Inc.  
222 SW Columbia Street, Suite 600  
Portland, OR 97201



**International Package**

|   |                        |                                    |
|---|------------------------|------------------------------------|
|   | <b>Effective Date</b>  | 5/1/2021                           |
|   | <b>Expiration Date</b> | 5/1/2023                           |
| <b>Coverage</b>   |                        |                                    |
| <b>General Carrier Information</b>  |                        |                                    |
| Policy Number   |                        | MN4ML00077-211                     |
| Parent Company  |                        | Everest                            |
| Underwriting Company  |                        | Everest National Insurance Company |
| AM Best Rating & Date   |                        | A+gXV (as of 5/7/21)               |
| Admitted / Non-Admitted   |                        | Admitted                           |
| Agency Bill/Direct Bill   |                        | Agency Bill                        |
| Payment Plans   |                        | Three-Year Prepaid                 |
| Commission  |                        | 0%                                 |
| <b>Premium and Exposures</b>  |                        |                                    |
| Premium   |                        | \$6,985                            |
| Minimum Earned Premium  |                        | \$6,985                            |
| Exposure - Number of Trips  |                        | 269                                |
| Auditable   |                        | No                                 |
| <b>Total International Package Premium</b>  |                        | <b>\$6,985.00</b>                  |
| <b>Description of Coverage</b>  |                        |                                    |
| <p><u>International General Liability</u> - Coverage for damages that the "insured" becomes legally obligated to pay by reason of liability for "bodily injury" or "property damage" caused by an "occurrence" to which this coverage applies.</p> <p><u>International Employee Benefits</u> - Coverage for damages the insured becomes legally obligated to pay because of any "claim" caused by an "employee benefit programs negligent act, error or omission" to which this insurance applies.</p> <p><u>International Automobile DIC/Excess Liability</u> - Coverage for all sums an "insured" legally must pay as damages because of "bodily injury" or "property damage" to which this insurance applies, caused by an "accident" and resulting from the ownership, maintenance or use of a covered "auto".</p> <p><u>Foreign Voluntary Workers' Compensation &amp; Employers' Liability</u> - This insurance applies to bodily injury by accident or bodily injury by disease arising out of and in the course of employment outside the United States and to bodily injury by accident or bodily injury by disease arising out of and in course of temporary employment in the United States.</p> <p><u>International Business Travel Accident Insurance</u>: Coverage for Emergency Medical Repatriation, Accident and Sickness Medical Expense, Emergency Political Repatriation and Accidental Death and Dismemberment for employees, spouses and children traveling outside the United States. subject to policy exclusions and territory.</p> |                        |                                    |

**International Package**

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|---|------------------------|--------------|
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| <b>Coverage</b>   |                        |              |
| <b>Limits of Liability and Coverage Limits</b>                                  |                        |              |
| <b>International Commercial General Liability</b>                               |                        |              |
| Each Occurrence   |                        | \$1,000,000  |
| General Aggregate   |                        | \$2,000,000  |
| Products/Completed Operations Limit - Aggregate                                 |                        | Excluded     |
| Personal and Advertising Injury Limit (any one person or organization)          |                        | \$1,000,000  |
| Damage To Premises Rented to You Limit (any one premises)                       |                        | \$1,000,000  |
| Medical Expense Limit - Per Person  |                        | \$50,000     |
| <b>Employee Benefits Liability:</b>   |                        |              |
| Aggregate   |                        | \$1,000,000  |
| Each Claim  |                        | \$1,000,000  |
| Deductible  |                        | \$1,000      |
| <b>International Business Travel Accident Insurance:</b>                        |                        |              |
| <u>Coverage: Accidental Death and Dismemberment</u>                             |                        |              |
| Principal Sum Per Insured Person  |                        | \$100,000    |
| Accidental Death and Dismemberment for any one accident for all Insured Persons |                        | \$1,000,000  |
| Accompanying Spouse   |                        | Included     |
| Accompanying Child  |                        | Included     |
| <u>Coverage: Emergency Medical Repatriation</u>                                 |                        |              |
| Policy Limit  |                        | \$15,000,000 |
| Limit Per Insured Person  |                        | \$1,000,000  |
| Repatriation of Remains Limit Each Person                                       |                        | \$50,000     |
| <u>Coverage: Emergency Accident and Sickness Medical Expense</u>                |                        |              |
|   |                        | Excluded     |
| <b>International Automobile DIC/Excess Liability</b>                            |                        |              |
| Each Accident   |                        | \$1,000,000  |
| Auto Medical Expense Coverage - Per Person                                      |                        | \$50,000     |
| Hired Auto Physical Damage Coverage: Replacement Cost                           |                        | \$50,000     |
| Deductible: Hired Auto Physical Damage Coverage                                 |                        | \$1,000      |

**International Package**

|   |                        |                      |
|---|------------------------|----------------------|
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| <b>Coverage</b>   |                        |                      |
| <b>Foreign Voluntary Workers' Compensation &amp; Employers' Liability</b>   |                        |                      |
| <u>Repatriation Expense</u>   |                        |                      |
| Each Employee   |                        | \$1,000,000          |
| Each Accident   |                        | \$1,000,000          |
| Policy Limit  |                        | \$1,000,000          |
| <u>Coverage A - Workers Compensation</u>  |                        |                      |
| North American Employees  |                        | State of Hire        |
| Third Country Employees   |                        | Country of Origin    |
| Local National Employees  |                        | Country of Workplace |
| <u>Coverage B - Employers Liability</u>   |                        |                      |
| Bodily Injury by Accident - Each Accident   |                        | \$1,000,000          |
| Bodily Injury by Disease - Policy Limit   |                        | \$1,000,000          |
| Bodily Injury by Disease - Each Employee  |                        | \$1,000,000          |
| <b>Coverage Territory</b>   |                        |                      |
| Anywhere in the world excluding: The United States of America, including its territories and possessions, including American Samoa, Guam, the U.S. Virgin Islands and the Commonwealth of the Northern Mariana Islands. 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. |                        |                      |
| <b>Forms and Endorsements (including but not limited to)</b>  |                        |                      |
| Additional Insured by Contract - General Liability and Automobile Liability   |                        | Included             |
| Amended Coverage Territory  |                        | Included             |
| Waiver of Subrogation by Contract - Workers' Compensation and Automobile Liability  |                        | Included             |
| Amendment -Definition of Employees: International Voluntary Workers' Compensation Includes Executive Officers   |                        | Included             |
| Amendment - Definition of Employee: Includes Accompanying Spouse and Children   |                        | Included             |
| Broad Named Insured   |                        | Included             |
| <b>Exclusions (including but not limited to)</b>  |                        |                      |
| Coronavirus   |                        | Included             |
| Products-Completed Operations Hazard Exclusion  |                        | Included             |