

## Criminal Reward Fund

### Optional Coverage Extension (the Additional Coverage Section)

This insurance cover is subject to the **Policy** terms, conditions and exclusions which are incorporated and are part of and are expressly applicable to this **Additional Coverage Section**, and is also subject to the additional terms, conditions, definitions and exclusions set out below.

All insurance covers under this **Additional Coverage Section** are written specifically on a primary basis and are provided solely for **Insured Events** first arising during the **Policy Period** and reported to the **Insurer** as required by this **Policy**.

This **Additional Coverage Section** only applies if shown as purchased on the Schedule

## 1 INSURANCE COVER

At the **Insurer's** sole and absolute discretion, the **Insurer** may reimburse the **Company**, for a **Criminal Reward Fund**. The maximum liability of the **Insurer** in the aggregate for any payment of a **Criminal Reward Fund** shall not exceed the sublimit stated under item 7 in the Schedule.

## 2 DEFINITIONS

### 2.1 Criminal Reward Fund

Any amount offered by the **Company** for information that leads to the arrest and conviction of any individual(s) committing or trying to commit any illegal act related to the coverage under this **Policy** or any of the **Additional Coverage Sections** shown as purchased on the **Schedule**.

## 3 EXCLUSIONS

This **Additional Coverage Section** shall not cover any **Loss** arising out of, based upon or attributable to:

### 3.1 Fees, Costs and Expenses

any information provided by any **Insured**, an **Insured's** auditors, whether internal or external, any individual hired or retained to investigate the aforementioned illegal acts, or any other individuals with responsibilities for the supervision or management of the aforementioned individuals.

### 3.2 Third Parties

any:

- (i) **Claims** made by **Third Parties** or a **Regulator**;
- (ii) **Regulatory Investigation**; or
- (iii) fines or penalties payable to **Third Parties**.

### 3.3 Prohibited Payments

Any amount that the **Insurer** is prohibited by law from paying.

## 4 CONDITIONS

It is a condition precedent to liability under this **Coverage Section** that, in the event of an illegal act related to the coverage under this **Policy** or any of the **Additional Coverage Sections** shown as purchased on the **Schedule** the **Insured**, shall immediately inform the **Response Advisor** by contacting the number specified in the Schedule and shall provide all relevant information as soon as possible to the **Response Advisor**.

### 4.1 Confidentiality

The **Policyholder** and the **Insured** will use all reasonable efforts not to disclose the existence of this **Policy**.

#### 4.2 Regulatory Notifications and Cooperation

The **Insured** shall notify the police or other responsible law enforcement authorities of any illegal act related to the coverage under this **Policy** or any of the **Additional Coverage Sections** shown as purchased on the **Schedule**, or will otherwise request that the **Insurer** (or the **Insurer's** nominated representatives) so notify.

Any claim under this **Additional Coverage Section** shall be conducted in accordance with local legal requirements and in cooperation with and under the direction of any appropriate criminal enforcement or other authority where required.

**All other Terms, Conditions and Exclusions of the Policy remain unchanged.**