

[Date]

[Insured Name]

[Address Line 1]

[Address Line 2]

**RE: Policy Delivery and Restricted Territory Exclusion Acknowledgement**

**Policy Number:** [Policy Number]

Dear [Insured Name],

Enclosed please find your Kidnap and Ransom Specialty Coverage Policy. We appreciate your decision to secure this coverage through [Insurance Company Name].

We wish to draw your specific attention to the **Restricted Territory Exclusion** included in your policy. This provision outlines specific geographical areas where coverage is limited, restricted, or excluded entirely due to local laws, international sanctions, or extreme risk levels. Travel to or operations within the following territories may not be covered under this policy:

- [List Restricted Territory 1]
- [List Restricted Territory 2]
- [List Restricted Territory 3]

Please review the full policy wording carefully to ensure you understand these limitations and all other terms, conditions, and exclusions.

**Acknowledgement Required:**

To finalize the delivery process, please sign and return this letter to confirm that you have received the policy and understand the implications of the Restricted Territory Exclusion.

Sincerely,

[Agent Name]

[Agency/Company Name]

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**Insured Acknowledgement:**

I hereby acknowledge receipt of the policy and confirm that I have been notified of and understand the Restricted Territory Exclusion.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Printed Name: [Name of Authorized Representative]