

LoH terms	DIA	event limit	deductible	Est. LoH rate	Total Ins LoH value	LoH premium
14/90/90	10 000	90	14	2,00%	900 000	18 000

Owners "Deductible costs" before start of recovery under the LoH policy	Minimum Loss per incident (Premium + Deductible)
140 000	USD 158 000,00

PLoE terms	DIA	PLoE terms	PLoE Full Rate (before Bonus)	Tot insured PLoE value	PLoE premium
7xs7	10 000	7	50,00%	70 000	5 000

Owners "Deductible costs" before start of recovery under the PLoE policy	Minimum Loss per incident (Premium + Deductible)
70 000	USD 75 000,00

Combined terms	DIA	Combined terms	Combined rate	Combined value	Combined premium
7/97/97	10 000	97	2,37%	970 000	23 000

Owners "Deductible costs" before start of recovery under the PLoE policy	Minimum Loss per incident (Premium + Deductible)
70 000	USD 93 000,00

Difference in Minimum Loss with Combined Package
USD 65 000,00