

UK Terrorism & Sabotage

Appetite Guide

With rising conflict across the globe, the United Kingdom faces an increased threat from domestic terrorism, which is less predictable and harder to detect. There are many emerging drivers of Terrorism threats which increase the possibility that individuals in the UK, without links to groups abroad, could be inspired or radicalised to conduct terrorist attacks in response to conflicts across the world. With this in mind, the need for insuring against these risks under a standalone policy, offering broad coverage, is of greater importance.



Appetite

- Real Estate – commercial & residential property including domestic household
- Leisure & Hospitality – pubs, restaurants, hotels, nightclubs, sports clubs/stadiums, casinos
- Education – schools, colleges, universities
- Healthcare – hospitals, surgeries, dentists, care homes
- Industrial – wholesalers, manufacturers, recycling
- Office & Retail – office blocks, SME retailers, department stores, jewellers block
- Contract Works – annual & specific contracts
- Motor traders
- Religious properties considered
- Embassies & consulates
- Charities

Core Features & Benefits

- Automatic BI extensions given, up to £5 million sub-limit
- No adverse selection rules
- Risk based competitive rating
- Differentiation between residential & commercial
- Private individuals are able to purchase cover
- Flexible, tailored cover to suit client – including first loss limits
- Can insure properties in the Channel, Isle of Man & Northern Ireland
- Policy periods can be greater than 12 months
- Pro rata cancellation
- No requirement for HMT to certify an incident an act of Terrorism

Additional Cover Options

Maximum limit any one location MD & BI eTrade solution via Acturis	£455 million
Non-Damage Denial of Access	£100 million
Loss of Attraction	£5 million
Brand Rehabilitation	£5 million
Utilities	£5 million
Seepage & Pollution	£5 million
Customers & Suppliers BI Extension	£1 million
Capital Additions	£1 million
Looting Post Damage	£250,000
Customers Goods	£100,000
Terrorism Liabilities	On Request
Nuclear, Chemical, Biological & Radiological	Sub-Limits Available
First Loss Limits	Available

We provide an eTrade solution via Acturis.

Get in touch:

T: 01622 755218
E: newbusiness@beechunderwriting.co.uk
W: www.beechunderwriting.co.uk

#preparatodayprotecttomorrow