

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

*We provide an eTrade solution via Acturis.*

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**#preparetodayprotecttomorrow**

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