



**MS**  **Amlin**

# War, Terrorism and Political Risks





MS Amlin is a leading insurer and reinsurer, and part of the global top-10 insurance group MS&AD. With a 100-year record and more than 2,200 people in over 20 locations worldwide, we deliver continuity for businesses facing the most complex and demanding risks. In turn, this promotes continuity and prosperity around the world.

## Continuity in a world of conflict

In a world of political uncertainty, we provide the confidence and peace of mind necessary for businesses to survive and thrive through difficult times.

Geopolitical risks now account for two of the top-five most likely perils for companies with a global presence.\* The threat is widespread, complex and hard to predict.

We understand this environment, and we have the knowledge, network and strength to bring continuity in the face of instability. We provide insurance and reinsurance solutions to cover your business for the many forms of geopolitical risk, including war, terrorism, government interference and contractual non-performance.

We are different in the way we actively seek out creative methods of helping businesses to continue their operations. We are flexible, resourceful and knowledgeable, thinking laterally about problems and working together with clients to solve them.

From underwriting to claims, you can expect first-rate service and the unwavering support of experts who understand your world and share your goals.

\*Global Risks 2016 Report, World Economic Forum



## Protecting your business from Political Violence

By safeguarding the conditions for normal business, we help companies to succeed in some of the most unstable regions of the world. We offer Political Violence cover for almost any type of asset, against physical damage and business interruption caused by war and terrorism.

**“We are proactive in providing cover in the most challenging areas of the world, leading the way for others to follow.”**

**Jason Herriott,**  
Global Product Group Lead

# Why buy Political Violence cover?

## 1. To manage risk

– this is an effective way for you to manage the risk of a catastrophic loss resulting from terrorism or breakdown in a local geopolitical situation.

## 2. To secure your revenue

– business interruption cover protects you against loss of earnings or revenue, and the increased cost of conducting business, following physical damage to your property.

## 3. To protect high-profile property

– prominent buildings attract specific threats. We cover some of the world's iconic landmarks.

## 4. To safeguard high-risk assets

– we cover luxury hotels, major shopping and entertainment venues, key industrial facilities and national infrastructure worldwide.

## 5. To operate in volatile locations

– many of our clients have assets in areas of political instability or active conflict.

## 6. To protect against collateral damage

– if your premises are in a central urban or business area there is significant risk of damage resulting from an incident in the vicinity, even though your business may not be the primary target.

# The scale of our service

**We provide continuity in the face of political violence in all its forms, including terrorism, sabotage, strikes, riots, civil commotion, malicious damage, insurrection, revolution, rebellion, mutiny, coup d'état, civil war and war.**

We insure a wide range of occupancies, for example:

- Hotels
- Offices
- Real estate portfolios
- Retail assets
- Industrial and manufacturing facilities
- Power stations
- Petrochemical plants
- Refineries
- Fine art collections
- Cargo

**We cover both operational risks and property under construction, including delay in start-up or advanced loss of profit.**

Each case is different and coverage can be tailored to meet your specific requirements. We offer a large number of extensions to standard cover, including:

- Denial of Access (to insured property as a result of an insured peril)
- Utilities or Service Interruption
- Demolition and Increased Cost of Construction
- Extra Expense
- Contingent Business Interruption or Time Element
- Loss of Attraction
- Terrorism Liability

Our team also covers a range of other war-related and crisis management perils, including Product Recall and Trade Name Restoration, Event Cancellation, Marine Piracy, Aviation War and Marine Hull War.



## Managing Political Risk and Trade Credit

We have the scale and expertise to cover political or credit risk in whichever way it impacts your organisation, enabling you to protect and grow your business.

**“We offer our clients solutions which ensure continuity for trade-related transactions in emerging markets.”**

**Jamie Cleary**  
Lead Underwriter

# Why buy Political Risk and Trade Credit cover?

## 1. To protect your overseas assets and investments

– in a politically fragile world, this is a positive way to protect against government interference and instability, covering perils such as expropriation, licence cancellation and currency inconvertibility.

## 2. To create peace of mind about your contracts

– insuring your contracts with private and state-owned counterparties is an effective way to manage the risk of non-payment or non-performance.

## 3. To open up new opportunities

– having robust Political Risk and Trade Credit cover enables you to free up internal counterparty and country limits, giving you the flexibility to take advantage of business opportunities.

## 4. To help secure finance

– demonstrating that you have the right insurances in place will enhance the quality of your applications for trade and investment financing.

# The scale of our service

**We offer cover worldwide and on almost any type of asset. You can benefit from discounted rates for non-accumulating regions or obligors and a further concession where you retain a portion of the risk.**

We will work with you to create bespoke wordings for Political Risk and Trade Credit products, using our experience to offer policies that suit your unique requirements.

Our clients include:

- Traders
- Banks
- Export Credit Agencies (ECAs)
- Multilaterals
- Corporates

Our Political Risk and Trade Credit services include:

**Contract Frustration** covering non-performance of contractual obligations, including non-payment and non-honouring, by foreign state-owned and government entities.

**Trade Credit** covering non-performance of contractual obligations, including non-payment and non-honouring, by private entities.

**Confiscation, Expropriation, Nationalisation and Deprivation (CEND)** protecting your interests in a foreign country against local government interference, including Licence Cancellation and Embargo.

We also provide cover for Forced Abandonment, Lenders' Interest, Currency Inconvertibility, Non-Repossession of Leased Aircraft and Marine Hull Mortgage Rights.

# Why partner with us?

## Access to underwriting expertise

Our underwriters have more than sixty years' combined market experience and are fully empowered to underwrite your risk. The senior underwriters in our team are called upon beyond their MS Amlin roles to contribute to external market bodies.

### Strong working relationships

We put our clients at the heart of everything we do, building partnerships with the strength to last. Our approach is collaborative. Our underwriting and claims teams work closely together with our brokers and clients to provide a comprehensive service.

### Global flexibility

With dedicated teams in APAC, MENA and the UK, we are ready to support you anywhere in the world. Our worldwide network of people and resources enables us to adapt our approach to any market. Our underwriters and claims adjusters travel frequently to meet clients and brokers, pre-loss as well as post-loss to support relationships.

### Committed claims support

Our experienced and market-recognised claims adjusters manage all claim-related matters and are available to support our brokers and clients throughout the claims process.

### Security through financial strength

We are part of the Lloyd's of London Chain of Security and are fully supported by the financial strength of the MS&AD Group, one of the top-10 non-life insurers in the world. War, Terrorism and Political Risk perils are underwritten through Lloyd's Syndicate 2001, which benefits from the following excellent ratings:

- A.M. Best: A (Excellent)
- Standard & Poor's: Lloyd's Syndicate Assessment 4+ (Stable)
- Moody's: A1 (Stable)

### Global



**Jason Herriott**  
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Jamie has been a member of the London Market Association's Political Risk and Trade Credit panel for the past six years.

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**"Very responsive service and a pro-active attitude to dealing with clients"**

– War, Terrorism and Political Risks Broker, London  
Source: MS Amlin feedback survey

**"Competitive and willing to offer a solution regardless of risk"**

– War, Terrorism and Political Risks Broker, Dubai  
Source: MS Amlin feedback survey

# We look forward to working with you

"In a complex and interconnected world, our role in delivering continuity matters more than ever. Enabling the people we serve to face the future with clarity and confidence. Supporting continuity for communities and societies around the world".

Simon Beale, CEO



## 1. UK

London  
Chelmsford  
West Malling  
Belfast  
Birmingham  
Manchester

## 2. France

Paris  
Lyon

## 3. Belgium

Brussels  
Antwerp

## 4. Germany

Hamburg

## 5. The Netherlands

Rotterdam  
Amstelveen

## 6. Switzerland

Zurich

## 7. USA

New Jersey  
Miami

## 8. Bermuda

Bermuda

## 9. UAE

Dubai

## 10. Singapore

Singapore

## 11. China

Shanghai

## 12. Hong Kong

Hong Kong





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