

# Terrorism & sabotage

Product brochure
United Kingdom

## Overview

The current threat level for international terrorism in the UK is substantial, meaning that the need for insuring against these risks under a standalone policy is greater, especially as many property policies leave a grey area around acts of terrorism and sabotage. In response to this growing area of exposure, we've built a policy that combines broad cover, a simple application process and competitive pricing. Our terrorism and sabotage insurance protects against political, religious and ideological acts, and includes cover for damage to premises, restriction of access to your property and utilities, and loss of income.



# About CFC

CFC is a specialist insurance provider, pioneer in emerging risk and market leader in cyber. Our global insurance platform uses cutting-edge technology and data science to deliver smarter, faster underwriting and protect customers from today's most critical business risks.

Headquartered in London with offices in New York, San Francisco, Austin, Toronto, Brussels, Sydney, Melbourne, Perth and Brisbane, CFC has over 900 employees and is trusted by more than 150,000 businesses in 90 countries. Learn more at <u>cfc.com</u> and <u>LinkedIn</u>.

## Contact



## Coverage highlights

#### A broad, standalone policy

Our product is designed to provide wide and inclusive cover for acts of terrorism and sabotage committed for political, religious, ideological or similar reasons. The policy covers individual, lone-wolf style attacks as well as those committed by groups.

#### Single and multiple locations

Our policy allows you to insure single or multiple locations under one policy in response to this growing insurance need, significantly reducing bureaucracy and paperwork and giving you peace of mind.

#### **Broad appetite**

Our policy has no excess as standard and no limit for total insured values, and we have the ability to underwrite zones A, B, C and D. 125% day one uplift is included as standard.

#### Long-term view

An act of terrorism has immediate as well as long-term consequences, and our coverage includes damage to your premises as well as loss of income and extra expenses due to business interruption following the incident.

#### Exceptional service levels

We recognise that companies want to buy their insurance quickly and simply. That's why our policy is backed up by exceptional service levels featuring sameday or 24 hour quotations provided as standard, and the issue of most policies within 24 hours of binding.

## Appetite

#### What we love

- Commercial property
- Offices
- Residential houses & blocks of flats
- Retail shops
- Hotels
- Schools & colleges
- Leisure & hospitality

#### Limits, deductibles and premiums

Maximum any one location	£325,000,000
Utilities	£2,500,000
Denial of access	£2,500,000
Contingent business interruption	£2,500,000
Minimum excess	£0

Coverage is subject to underwriting and the terms, conditions, and limits of the issued polic