

# Non Damage Terrorism Solutions

As terrorism and political violence risks are evolving, so are our insurance solutions.

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A global increase in terrorism and prevalence for attacks by lone wolves and small groups is resulting in new risks with particular threat of business interruption.

With Non Damage Terrorism Solutions we address this across a number of factors and bridge the gaps in current business interruptions policies.

## The Chubb difference

A traditional Terrorism policy provides cover for losses following physical damage.

We are, however, increasingly seeing clients suffer business interruption losses but being unable to claim as there is no physical property damage.

We are closing the gap for this non-damage BI exposure and offering a number of Terrorism solutions within one policy.

Non Damage Terrorism Solutions is a single policy offering non-damage BI, event cancellation and employee and customer care cover as a result of terrorism loss.

As expected of Chubb's exceptional service; consistency of cover, claims certainty and assistance in business continuity planning are all provided.

We are the only insurer in the market to offer this solution.

## To find out more

[Chubb.com/UK/Terror](https://chubb.com/UK/Terror)  
or contact your local underwriter

## The broadest cover

Extending our terms to meet needs beyond those served by a conventional terrorism product, Non Damage Terrorism Solutions offers the broadest cover available today.

Not only does it cover the insureds property but also the surrounding area in which the property is located.

In addition, if there is an event at a pre-defined “qualifying location” the policy will respond.

### INTERRUPTED BUSINESS



The client is a **multinational hospitality business** with numerous properties up and down the country.

A terrorism event occurs within the **vicinity of an insured location**.

There is no property damage to the insured but Non Damage Terrorism Solutions will provide business **interruption cover as a result of reduced turnover** following a large number of customer cancellations due to a higher perceived threat level.

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#### Target market

We will underwrite all occupancies and have experience across a wide range of industries, including:

- Retailers, hotels, financial institutions, real estate, energy and power, telecoms, construction, transport infrastructure
- Any global territory will be considered, subject to all relevant sanction rules



#### Product offering

We cover physical damage and subsequent business interruption losses resulting as an act or threat of terrorism:

The policy has 4 individual sections:

- Loss of Attraction
- Threat
- Cancellation of Events
- Employee and Customer Care Benefits



#### Additional coverage extensions

We are also willing to offer:

- Group Interdependency
- Public Relations Expenses

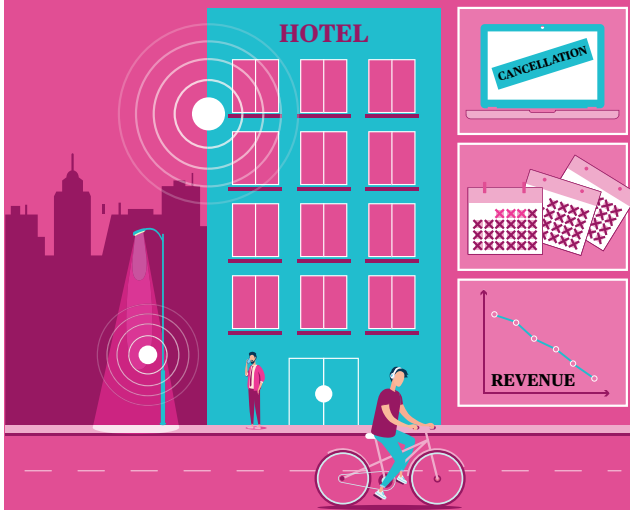
Generous limits available:

- Up to €10m/US\$10m per policy - policy limits \$10m.
- Additional capacity available on request

## Why Chubb

- A market leader, underwriting terrorism political violence since 2008
- Access to specialist underwriting and claims decision-makers with extensive dedicated experience
- Flexible underwriting capacity across all perils to suit different needs
- Bespoke wordings available tailored to individual client requirements
- Innovative wordings including a fully integrated PDBI and terrorism and political violence policy wording and standalone BI
- An exceptional multinational terrorism and political violence proposition
- Long-term agreements available on request
- Real-time security information and analysis
- Support of Chubb's overseas network spanning 54 countries, combining global and local expertise
- Superior financial strength: Chubb is rated AA by Standard & Poor's and A++ by A.M. Best

## LOSS OF ATTRACTION



An event occurs within the **vicinity of a hotel**

They **do not suffer any physical damage** but incur a series of cancellations due to a higher threat level

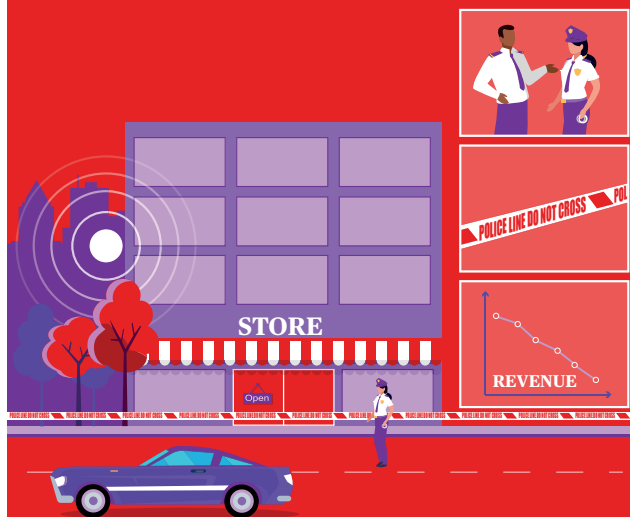
This continues for **3 months**

As a result the hotel operator suffers a **loss of revenue**

Under a traditional Terrorism policy **the hotel would not be eligible to claim.**

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## THREAT



A terrorist incident occurs in a **city centre**

There is **no major physical damage** but the city is locked down by police due to a high threat level

They set up a **one mile cordoned area** with restricted access

A city centre supermarket incurs a **fall in revenue** as a result of a reduced customer foot fall

Under a traditional Terrorism policy the **supermarket would not be eligible to claim.**

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## EVENT CANCELLATION



There is a regional escalation within the Middle East increasing the **threat of War**.

A number of **events in the city are cancelled** including concerts and football matches following recommendation by local government authority.

Event organisers are unable to reschedule and are forced to **refund tickets due to the safety concerns**.

Under a traditional Terrorism policy the event **organisers would not be eligible to claim**.

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## EMPLOYEE AND CUSTOMER CARE



**Multiple lone-wolf terrorist attacks** occur on the streets of a city

One attack occurs in the vicinity of a **real estate companies head office**

A security staff member was outside talking to a customer and **both have been seriously injured**

Under Non Damage Terrorism Solutions employee and **customer care cover kicks in**

This enables the company to quickly and confidently manage the crisis and **reduce reputational risk**

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