

A person wearing a full-body yellow hazmat suit, a clear face shield, and a respirator with a yellow filter is leaning over a yellow barrel in a desert environment. A blue barrel is visible on the left. The background shows a vast, arid landscape with mountains under a clear sky.

Nuclear, Chemical, Biological and Radiological Malicious Acts

Property Damage, BI and Liability



FINANCIAL PROTECTION AND INCIDENT RESPONSE FOR AN NCBR-RELATED ATTACK

Overview

Coverage can include

- blast damage
- decontamination
- clean up and/or removal costs
- demolition, increased cost of construction and loss control
- loss of net income and extra expense
- denial of access business interruption
- Control Risks consultation services
- broader malicious acts cover, not limited to sabotage and terrorism
- no zonal limitation on the origin of attack

Additional coverage

NCBR combined GL/EL liability

- damages for bodily injury
- damages for property damage
- defense costs
- claims expenses
- GL will respond as the primary liability cover
- EL will respond as an excess layer to the insured's workers compensation cover, where applicable

Territories covered

- worldwide subject to underwriter's agreement

Limit available up to:

- USD 60m annual aggregate
- USD 60m NCBR liability annual aggregate
- can be purchased together, with a maximum combined limit of USD 60m

Triggers

- property blast damage to an insured location from a malicious NCBR attack and/or from a civil or military authority mitigating the consequences thereof
- contamination clean up and/or removal costs at an insured property as a direct result of a malicious NCBR attack whether the source of the attack was at a named or unnamed location

Proposal information required

- schedule of values and locations, including zip codes
- insured name and head office address
- any information on threats and losses in the past ten years

