Active Assailant(s)

Property Damage, Extra Expense and BI
FINANCIAL PROTECTION DUE TO AN ASSAILANT(S) EVENT

Overview

Coverage can include

• broader coverage for non-terrorism related perils
• business interruption, closure of premises, time element loss and denial of access
• physical loss and/or damage to property
• extra expenses involved in managing and recovering from an incident, including:
  • public relations costs
  • relocation expenses
  • counselling costs and/or psychiatric care
  • medical expenses
  • job retraining
  • additional security measures
• any other costs which the underwriter agrees are reasonable

Territories covered

• worldwide subject to underwriter’s agreement

Limit available up to:

• USD 35m annual aggregate

Trigger

• coverage will trigger if an active assailant event causes physical damage to an insured’s property, or if it causes bodily injury or death whilst three (3) or more persons are physically present during the attack
• includes cover for handheld weapons and road vehicles

Proposal information required

• schedule of values and locations, including zip codes
• number of employees
• insured name and head office address and
• any information on threats and losses in the past five years

This is a guide only, for full details please review the policy wording and discuss with your Lockton broker. Participation of the above underwriting entities may vary depending on terms and conditions of the risk. Coverage is available subject to terms, conditions and acceptance of risk. Premium charged will be dependent on your circumstances. 16460 08/16