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

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. 16463 08/16