Sabotage and Terrorism
Combined Liability GL/EL
COVER FOR DAMAGES AND EXPENSES FOR BODILY INJURY AND/OR PROPERTY DAMAGE

Overview

Coverage can include

• damages for bodily injury
• damages for property damage
• defence 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 250m annual aggregate

Triggers

• when the insured becomes legally liable to pay any claim(s) for bodily injury and/or property damage, directly related to a terrorist event
• defence costs at the point the insured has a suit brought against them, for an insured peril

Proposal information required

• schedule of values and locations, including zip codes
• payroll figures
• employee count
• estimated visitor and guest count
• 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. 16466 08/16