The Threat of a Malicious Act

Non-Damage BI
COVER FOR NON PHYSICAL DAMAGE BUSINESS INTERRUPTION DUE TO THREAT OR HOAX

Overview

Coverage can include

• business interruption with no requirement for physical damage
• post-loss assessment from security specialists, following a threat made against you
• advice to insured on mitigating the risk of losses, whether a claim is made or not
• not limited to sabotage and terrorism and includes malicious acts

Trigger

This extension would respond if, as a result of a threat or hoax:

• one or more of your premises are evacuated
• staff or the public are prevented from leaving your premises
• access to your premises is prevented by order of a civil or military authority

Proposal information required

• annual BI figures for each location
• hours of operation and business opening days
• any information on threats and losses in the past ten years

Territories covered

• North America
• Europe
• other territories upon request

Limit available up to:

• USD 25m annual aggregate