



Terrorism & sabotage

Product brochure
United States

Overview

Many traditional property insurance policies lack cover for the increasing risk posed by terrorism and sabotage. In response to this growing area of exposure, we've built a policy that combines broad cover, a simple application process and competitive pricing. Our terrorism and sabotage policy protects against political, religious and ideological acts, and includes cover for damage to premises, business interruption, prevention or restriction of access to your premises, interruption to utilities, and contingent loss of income. Coverage is available throughout the USA.

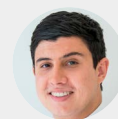


About CFC

CFC is a specialist insurance provider, pioneer in emerging risk and market leader in cyber. Our global insurance platform uses cutting-edge technology and data science to deliver smarter, faster underwriting and protect customers from today's most critical business risks.

Headquartered in London with offices in New York, San Francisco, Austin, Toronto, Brussels, Sydney, Melbourne, Perth and Brisbane, CFC has over 900 employees and is trusted by more than 150,000 businesses in 90 countries. Learn more at [cfc.com](https://www.cfc.com) and [LinkedIn](https://www.linkedin.com/company/cfc).

Contact



Harry Salmon
Terrorism Underwriting Manager

hsalmon@cfc.com
+44 (0)207 469 9021

Coverage highlights

A broad, standalone policy

Our product is designed to provide wide and inclusive cover for acts of terrorism and sabotage committed for political, religious, ideological or similar reasons. The policy covers individual, lone-wolf style attacks as well as those committed by groups.

Cover where you need it

Our T&S product allows you to insure single or multiple locations under one policy, significantly reducing bureaucracy and paperwork and giving you peace of mind.

Nil deductible as standard

Unlike many standalone terrorism policies, our policy comes with a nil deductible as standard. This means that should the worst happen, you can rest assured that the entirety of the loss will be covered up to the policy limit.

Bodily injury and property damage liability

If an act of terrorism or sabotage results in a compensation claims being made against you by a third party, our policy can cover all costs you are legally obliged to pay.

Long-term view

An act of terrorism has immediate as well as long-term consequences, and our coverage includes damage to your premises as well as loss of income and extra expenses due to business interruption following the incident. The additional coverage for restriction of access to premises and utilities and contingent loss of income also provides extra peace of mind.

Exceptional service levels

Our experienced team are able to quote and bind policies instantaneously utilising our real-time aggregation platform as long as we have all the information we need. Please submit a completed schedule of values in Excel form to terrorism@cfc.com.

Appetite



What we love

- Commercial property
- Offices
- Residential houses & blocks of flats
- Retail shops
- Hotels
- Schools & colleges
- Leisure & hospitality

Limits, deductibles and premiums

Max limit	\$350,000,000
Additional expenses	\$2,500,000
Building regulations and laws	\$2,500,000
Looting post damage	\$2,500,000
Pollutant & contaminant clean up	\$2,500,000
Utilities	\$2,500,000
Prevention or restriction of access to premises	\$2,500,000
Contingent business interruption	\$2,500,000
Loss of attraction	\$2,500,000
Threat	\$2,500,000
Professional fees	\$2,500,000
Bodily injury & property damage liability	\$2,500,000
Court attendance costs	\$100,000
Brand rehabilitation	\$100,000
Minimum deductible	\$0

Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy.