NOT ALL DISASTERS ARE MADE BY MOTHER NATURE
Our suite of Terrorism Insurance products go beyond traditional insurance coverage. We provide solutions for malicious threats and active shooter events. An insured can customize the exact coverage that fits their business needs.

Hiscox R5 products

- Terrorism and Sabotage Insurance
- Terrorism Liability Insurance
- NCBR: Nuclear, Chemical, Biological and Radiological Terrorism Insurance
- Threat of a Malicious Act Insurance
- Active Shooter and Malicious Attack Insurance

You get what you need

- Diverse terrorism portfolio with options that best suit business needs.
- Product underwritten on an individual basis.
- Policies contain simple language highest limits in the industry.
- Underwriting flexibility.
- Swift response to submissions, often within 24 hours.

Why Hiscox?

- Active Shooter most up to date offering in the market.
- Insurance limits some of the highest in the industry.
- Policies issued on Syndicate 33 paper which carries an A.M. Best rating of A (Excellent)*.
- Outstanding claims service, including up front counseling on how and what to do in the event of a claim. This helps insureds manage real time challenges during a crisis.
- Partnership with prestigious firm Control Risks provides the latest advice on political risks
- Partnership with Weber Shandwick one of the world's leading global public relations firms provides crisis response.

Terrorism risk is evolving. Businesses are more concerned about lone wolf attacks versus another 9/11 occurring. The Hiscox suite of products has grown to meet the needs of businesses today.
Active Shooter and Malicious Attack

Mitigates business income lost as a result of an attack carried out by a gun, knife or motor vehicle.

Policy highlights

- Property damage.
- Business interruption.
  - Up to 180 days plus an additional 90 days for extended period of indemnity.
- Crisis management, including:
  - $250,000 for additional security.
  - $250,000 for counseling.
  - $250,000 for public relations.
- Loss of attraction income loss if shooting event occurs within one mile of insured’s location.
Retail stores

Authorities were notified of a bomb threat targeting a mall. Shoppers were evacuated and mall entrances closed while authorities investigated. Ultimately, they determined the threat was a hoax and shoppers were allowed to return. However, stores inside the mall suffered from a significant loss in sales during the crisis.

Hotels

A hotel received a letter threatening that explosives were planted in the hotel’s garage. The letter claimed they were retaliating against the hotel for hosting a religious conference. Guests were evacuated and the conference canceled. Guests were refunded for their room and conference organizers for their fees.

Terrorism and Sabotage Insurance

Insurance to mitigate the impact of a terrorist event and enable a company to recover in conjunction with its business continuity plan.

Policy highlights

- Trigger of coverage is an act of terrorism.
- Property Damage and Business Interruption coverage, including extra expense costs and loss of rental income.
- Terrorism General Liability and/or Terrorism Employers’ Liability.
- Riots, strikes and civil commotion coverage.
- War and political violence.
- Terrorism lenders’ interest.
- Full building values or coverage on a first loss basis.
- Competitive pricing based on individual risk factors associated with our client.
- Limits
  - $250M per building.
  - $5M in liability coverage.
  - Willing to consider $0 deductible.

Terrorism Liability Insurance

Insurance to mitigate the impact of a terrorist event and the potential liability entities may face following an event.

Policy highlights

- Trigger of coverage is an act of terrorism.
- Policy responds to an event regardless of TRIPRA certification.
- Third-party Property Damage and Bodily Injury.
- Employers Liability — international and domestic on an excess basis.
- Lenders’ interests.
- Nuclear, Chemical, Biological, Radiological Liability.
- Willing to consider $0 deductible.
- Claims made and reported basis of coverage.
- Limits
  - $50M liability coverage.

Claims scenarios
Real estate management company
A real estate management company has a large portfolio of properties throughout the country. A tenant in one of their office buildings is the target of a bomb which disperses shrapnel throughout the lobby, striking a businessman and causing bodily injury.

General contractor
A US general contractor is managing the construction of a new office building that stands next to a municipal building in the Middle East. Anti-government militants bomb the municipal building which also affects the construction site. Two contractors are killed and another worker is maimed.

(NCBR) Nuclear, Chemical, Biological, Radiological Terrorism Insurance
Covers financial costs associated with operating a business in the aftermath of an NCBR attack.

Policy highlights
- No policy zone restrictions on the origin of the attacks.
- No requirement to prove the origin of the attack.
- Policy will respond if a civil, military, or government authority prevents the insured from conducting business or requires a location to be decontaminated/cleaned up.
- Comprehensive coverage including
  - BI/loss of net income.
  - Extra expense.
  - Blast damage sustained from detonation of a NCBR weapon.
  - Decontamination and clean-up costs.
  - Demolition and debris removal costs.
  - Limit up to $25M available.

Threat of a Malicious Act Insurance
Threat coverage protects businesses against negative economic results when responding to malicious threats — even if no physical damages occur.

Policy highlights
- Indemnity against lost revenue for length of time the business is interrupted (up to a maximum of ten days).
- Coverage provisions
  - 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 associated with our client.
- Limits
  - Up to $5M per occurrence and $20M in the annual aggregate.
  - Fees and expenses of Control Risks sub-limited to $50,000 and included within the policy limit.
About us
Hiscox is a market leader in War, Terrorism and Political Violence with a 9% share of the Lloyd’s market. Hiscox was the first Lloyd’s syndicate to come stateside and write standalone Terrorism insurance beginning in 2006. Hiscox employs nine terrorism underwriters deployed across the United States covering all time zones and has earned a reputation for superior service.