



Terrorism and Sabotage

Frequently Asked Questions

WHAT IS THIS INSURANCE?

- Terrorism and sabotage coverage is available via the RPSsmallbusiness.com online quoting platform
- First ever online end-to-end trading platform in the world
- Complete quote to bind, and fully automated surplus lines and tax filing

WHAT DOES TERRORISM AND SABOTAGE COVER?

- Damage and/or financial loss
- Non-damage financial loss for
 - » Loss of attraction
 - » Threat
 - » Denial of access
- Brand rehabilitation
- Claims preparation
- Contingent financial loss
- Damage to property at any unspecified third-party site
- Damage to property while in transit
- Seepage contamination and pollution/cleanup
- Utilities
- Contract works
- Extinguishment expenses

WHAT LIMIT DOES TERRORISM AND SABOTAGE COVER?

- Biggest lead-only underwriter limit in the world today for terrorism
- Property damage and/or financial loss
- Up to full value, any one occurrence damage and financial loss combined, but not exceeding \$645 million at any one location or occurrence, and in the aggregate damage and financial loss combined during the period of insurance

HOW IS THIS POLICY BETTER THAN OTHER OPTIONS IN THE MARKETPLACE?

This is the first online, full follow form policy for certified and noncertified acts of terrorism with sublimited coverage for non-damage financial loss resulting from denial of access (ingress/egress), loss of attraction, and threat placed in the stand-alone terrorism market. The coverage is the broadest currently available and is priced competitively with TRIPRA/TRIA premiums.



ISN'T THIS ALREADY COVERED UNDER ALL RISKS INSURANCE PLANS?

No. A terrorism policy needs to be purchased either as a TRIPRA/TRIA extension or stand-alone terrorism policy.

WHO NEEDS THIS COVERAGE?

- Corporate clients who may be affected by a terrorist attack from direct physical damage and subsequent financial loss
- Corporate clients who may be affected by a terrorist attack that do not suffer any physical damage, but still have a financial loss as a result of the following
 - » Denial of access (ingress/egress)
 - » Threat
 - » Loss of attraction

WHAT IS THE COST OF NOT BUYING THE COVERAGE?

Uninsured physical damage and financial loss (including non-damage) as result of an act of terrorism, whether certified by the U.S. government or not.

IS THIS FORM ADMITTED OR NON-ADMITTED?

Non-admitted. However, binding the coverage through the RPS Small Business online platform gives access to automated surplus lines and tax filing.

WHO IS THE INSURANCE CARRIER?

Lloyd's of London.

WHAT IS THE CLAIMS HANDLING PROCESS?

Alesco RMS
Financial and Professional Risk Claims—Crisis Management
crisismanagementclaims@alescorms.com



Get a quote online at RPSsmallBusiness.com.

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