



Terrorism and Sabotage

How to Sell

YOUR CLIENTS HAVE QUESTIONS; THE FOLLOWING EXCHANGES WILL EQUIP YOU WITH THE ANSWERS.

My business isn't located in a major city, so why would it be the target of a terrorist attack?

Terrorist attacks are unpredictable and can take place anywhere, at any time, including small cities. Even if you're not directly targeted, attacks can impact a whole city rather than a confined area. While the area being targeted will suffer physical damage from the incident, businesses located in the area surrounding the attacks or where follow-up security operations are carried out are also affected.

Even if there is an attack in close proximity, aren't the chances that I'd be affected pretty slim?

Even if your business is not directly caught in the incident, you can still be impacted. The target area will suffer physical damage, but the businesses in the area surrounding the attacks or where follow-up security operations are carried out are also likely to be affected by non-damage business interruption such as denial of access, loss of attraction and the threat of further attacks.

Terrorism insurance seems so expensive. Is it worth it?

Would you be able to stand up to the board if something did happen and you hadn't taken the necessary precautions? If there is a terrorist event, the board won't be happy that you've saved them a few thousand dollars premium when it costs them a whole lot more following an incident. Our offering is cost-effective and provides discounted TRIPRA/TRIA premium rates with broader coverage, including non-damage business interruption and non-certified acts of terrorism, helping to keep your costs down.

Don't only top global companies need terrorism insurance?

Terrorism does not have a size limit. It can touch anyone. If a company with multiple sites in the U.S. loses one location, it may not put them out of business. But if a company with only one site is absorbed into a terrorism event, then it might. The targets chosen by terrorists are as diverse as their victims, and business owners of all sizes and industry should be aware of the threat.

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