



Terrorism and Sabotage

Overview

KEY PRODUCT AND COVERAGE FEATURES

- Fast, easy online application with instant coverage available
- Full follow form coverage for certified and noncertified acts of terrorism
- Competitive discounted TRIPRA/TRIA pricing
- Broadest stand-alone terrorism coverage available including sublimited, non-damage, financial loss coverage for loss of attraction, threat, denial of access
- Additional sublimits available include claims preparation—10% of the overall limit of liability or \$100,000, whichever the lesser; failure of public utilities; brand rehabilitation; contingent financial loss, seepage contamination; contract works
- Automated surplus lines and tax filing upon binding of risk
- Large limits available up to \$645 million. Up to full value, any one occurrence damage and financial loss combined, \$645 million at any one location or occurrence, and in the aggregate damage and financial loss combined, during the period of insurance
- Complex risk rating engine—10+ risk factors deliver unique risk-based pricing for every insured
- One-time data entry delivers multiple quotes for each insured—limit/deductible

TARGET CLASSES

This coverage is available for companies of all sizes, and is intended to improve coverage and pricing for existing property TRIPRA/TRIA or current stand-alone terrorism policies.

RESTRICTIONS

There are no prohibited classes, but airport locations; certain ZIP codes in Chicago, NYC and San Francisco; and deductibles of less than \$10,000 will generate a referral. Stand-alone BI (financial loss) is not available without property damage cover.

MAXIMUM LIMITS OF LIABILITY

Material damage and business interruption up to \$645 million per insured event.

MINIMUM PREMIUM

\$500.



CLAIMS SCENARIOS

Claim 1: Loss of Attraction

A business relies on the customers generated from their visit to an attraction in close proximity, like a downtown museum, the local zoo, river walk. That attraction becomes a target and, whether it's only a threat or an actual occurrence, the business is going to be negatively impacted. This policy allows for coverage in the vicinity of a 10-mile radius. Utility disruption is covered within a five-mile radius. It gives the business owner the capability to handle the unknown. This indemnity is subject to a seven-day waiting period with a maximum indemnity of 365 days. It works on a net ascertained loss basis (e.g., when the revenue for an asset falls below the fixed cost base, the subsequent loss is indemnified).

Claim 2: Sabotage

You're a small business that relies heavily on seasonal traffic. During the height of what should be your retail sales window, a disgruntled soon-to-be former employee places a dummy improvised device in the store, then calls in a bomb threat to local police. The store is cordoned off, and local news outlets and social media explode with the story. The RPS Terrorism solution provides for brand rehabilitation in the form of paying for advertising costs and/or the cost of crisis public relations consultancy in order to get your business back on track in a quick and orderly manner.

Claim 3: Sabotage

Your client is blocked from entering their business as a result of security operations following a terrorist attack. Although the business is not directly affected by the attacks and does not suffer any physical damage, they have to evacuate their business premises at the direction of the police and are unable to gain access to their location for several days. The RPS solution could provide terrorism coverage that included sublimits for non-damage business interruption, and the client's business would be indemnified for the financial loss. This non-damage business interruption cover was not readily available at the time of the 2013 Boston Marathon bombing and the attack was not certified as a terrorist attack, so TRIPRA/TRIA coverage was not available either. Our coverage would indemnify our clients up to the policy limits if a similar attack were to take place in the future in the U.S.



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RPS™ RISK
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