

Inperio Coverage

Coverage can include Material Damage, Contents, Business Interruption, Loss of rent, Increased Cost of Working (ICOW).

Cover can be arranged on a Full Value Property Schedule, First Loss Limit of the highest property single value, or a defined sum insured.

Limits up to £75,000,000 any one location or £100,000,000 upon referral, subject to aggregation within a 250m radius.

Cover includes Denial of Access and Day One uplift extensions as standard.

Increased Costs of Working (ICOW) up to 20% of the Business Interruption limit.

The policy protects against material damage and liability arising from both verified acts of terrorism including verified threats of terrorism.

The policy is subject to the same warranties, terms & conditions, definitions, clauses and extensions as the accompanying property policy for the duration of the period of insurance.

Inperio Terrorism Product Advantages V Pool Re

Cover extends to include sabotage, acts committed for political, religious or ideological purposes (eg animal rights, environmental), and includes acts which solely put the public in fear.

Competitive premiums with increased brokerage.

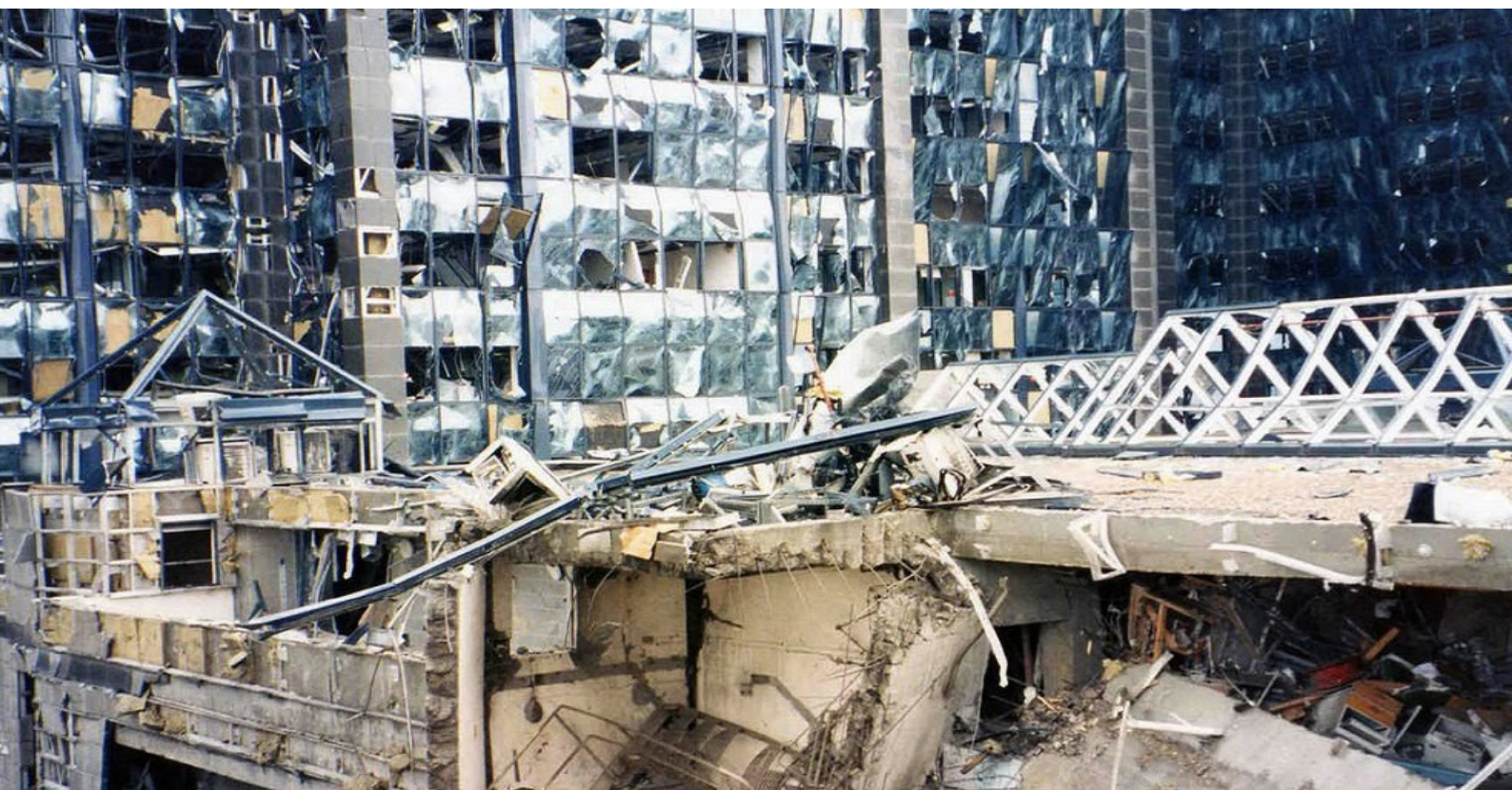
Cover includes acts committed by an individual as well as a group.

All property types are included.

Unlike Pool Re, not every property in the portfolio must be included. Individual properties in a portfolio can be insured.

A first loss limit can be applied across a selection of geographically separate properties.

Coverage does not depend upon HM Treasury declaring an event was terrorism related.





Significant Exclusions

- Nuclear, Chemical, Biological or Radioactive contamination
- Asbestos
- Confiscation
- Emotional distress unless as a consequence of physical injury
- Information Technology
- Nuclear Installations
- Pollution unless from an act of terrorism or sabotage
- Strikes, riots or civil commotion unless caused by an act of terrorism
- War

Current National Threat Level

Threat from international terrorism to the UK;

29 August 2014 (current)	SEVERE
24 October 2012	SUBSTANTIAL
24 September 2010	SEVERE

- "Low" means an attack is unlikely.
- "Moderate" means an attack is possible, but not likely.
- "Substantial" means an attack is a strong possibility.
- **"Severe" means an attack is highly likely**
- "Critical" means an attack is expected imminently.

Financial Strength

Our terrorism policies are 100% Underwritten by certain underwriters at Lloyd's.

Lloyd's currently enjoys an A rating from A.M. Best, A+ from Standard & Poor's and AA- from Fitch. The ratings are independent opinions of Lloyd's financial strength and ability to meet its ongoing insurance policy and contract obligations.

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