



DO NOT CROSS

POLICE LINE

Denial of Access

Denial of access insurance provides cover for costs associated with business interruption following an authority's decision to shut down a building, location or area after an act of terrorism or civil unrest.

This can arise as a result of police, governmental or military action. Whilst property damage following an event may be minimal, the potential business interruption which can arise while authorities contain events and conduct investigations may be extensive. This can result in significant financial implications for local businesses.

The 2017 London Bridge terror attack, for example, caused heavy disruption for businesses in the local area. Following the event, police cordoned off the Borough Market area for a week, resulting in significant loss of revenue for restaurants and bars in the vicinity.

Type of cover we provide

Talbot AIG has the capacity to provide up to \$75 million in cover, including:

- Sabotage and terrorism
- Strikes, riots and civil commotion

Denial of access cover can be purchased as a standalone product or as part of a wider sabotage and terrorism policy.

Features	Benefits
No direct physical damage required	Trigger levels can be defined according to business priorities and tailored to include incidents in a set vicinity to the insured location.
Business interruption	Cover for loss of profit in the event that an incident in the vicinity of a business interrupts normal operations.
Bespoke policy tailoring	Cover can be set to respond to events that occur in a specified radius of the business or at agreed locations. Cover can be tailored to trigger at a bespoke level of profit reduction or after a certain duration.
Expenses	Cover provided for expenses incurred in the management of business interruption following an event.
Tailored triggers	The agreed level of losses can be covered either for a set period of time or until profit levels return to the trigger level, dependent on the business needs.
Clear and comprehensive wording	A clear wording which details exactly what is covered and excluded and that clearly defines triggers for cover.

Line size

- US \$75 million

Our Political Violence Leaders

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