



Malicious Assailant

Talbot AIG's malicious assailant cover is designed to deliver assurance and help organisations ensure they have plans in place should an incident involving an armed individual or group occur. Our specialist team can offer tailored packages for organisations of all sizes and across all sectors.

Recent firearm and vehicle attacks in the US have brought malicious assailant events to the forefront for both business and public sector risk managers. This has led to an increased drive to mitigate against the potential losses stemming from such an incident. Our malicious assailant product provides affirmative cover designed to fill the gap left by conventional terrorism policies and provides comprehensive coverage against the vast number of ways losses can be incurred.

Type of cover we provide

Talbot AIG has the capacity to provide up to \$75 million in cover.

Features	Benefits
Broad-ranging cover	Cover adapts to the nature of the activity covering a range of circumstances and a wide definition of weapons, including fire arms and vehicles.
Wide definition of malicious assailant	Policy triggers are not restricted to acts of terror carried out on the grounds of religious, political or ideological beliefs as they are in a conventional terrorism product.
Variety of business occupancies covered	Cover available to a range of occupancies including; schools, universities, municipalities, shopping centres, offices, hospitality and tourist attractions.
Property damage	Cover resulting if the business premises are damaged.
Business interruption	Cover for loss of profit in the event that a malicious assailant interrupts normal operations – physical damage to premises not required for policy to trigger.
Denial of access	Cover is provided in the event that an authority deems operations must cease either wholly or partially, extending to attacks 500 metres from an insured location.
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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