



Sabotage and Terrorism

Terrorism is an ever-present threat that can be difficult to predict and quantify. With losses, costs or damages incurred as a result of terrorist activity typically excluded from a standard commercial insurance policy, an act of terrorism can have a significant impact on a business' bottom line.

Designed to protect against both direct physical damage and resultant business interruption ensuing from a politically, religiously or ideologically motivated violent act, this product provides market-leading cover worldwide and responds to globally nuanced risks.

The syndicate is a market-leader for sabotage and terrorism insurance globally, having been one of the first syndicates to provide terrorism coverage in the wake of the 9/11 terrorist attacks. Our sabotage and terrorism product can be tailored in accordance with the needs of each client.

Type of cover we provide

Talbot AIG has the capacity to provide up to \$175 million in cover.

Significantly, our policy will provide compensation for both US Treasury certified and non-certified acts of terrorism to provide total assurance to our clients and their businesses.

Features	Benefits
Both certified and non-certified acts of terrorism (US)	Cover triggers apply regardless of whether the Secretary of the Treasury has certified the act as an act of terrorism.
Property damage	Cover resulting if the insured locations are damaged.
Business interruption	Cover as a result of physical damage and resultant loss of profit if an act of terrorism prevents 'business as usual' activity.
Expenses	Defence costs and claims expenses included within coverage.
Clear and comprehensive wording	A clear wording which details exactly what is covered and excluded and that clearly defines triggers for cover.
Tried and tested claims experience	Talbot has a dedicated claims team which has dealt with many complex and high-profile claims and paid significant sums to our clients over the years. In the US, there is no need to wait for an act of terrorism to be certified, we can respond quickly and efficiently to help our clients get back to business.

Line size

- US \$175 million

Our Political Violence Leaders

Edward Atkin
Head of Terrorism and Political Violence
T +44 (0)207 550 3525
M +44 (0)741 526 7954
edward.atkin@talbotuw.com

Georgina Rennie
Class Underwriter
T +44 (0)207 550 3504
M +44 (0)798 920 3052
georgina.rennie@talbotuw.com

Roseanna McCluskey
Class Underwriter
T + 44 (0)207 550 3695
roseanna.mccluskey@talbotuw.com

Gisela Nilsson
Class Underwriter
T +44 (0)207 550 3796
M +44 (0)794 668 6805
gisela.nilsson@talbotuw.com

George Wallace
Class Underwriter
T +44 (0)207 390 5626
M +44 (0)795 835 7727
george.wallace@talbotuw.com



This is not intended as an offer or solicitation for insurance and is for informational purposes only.

All products and services are written through Talbot Underwriting Ltd, Syndicate 1183 at Lloyd's. Products or services may not be available in all countries, and coverage is subject to actual policy language.

Talbot Underwriting Ltd. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England Number: 2202362.