

# Non Damage Terrorism Solutions

As terrorism and political violence risks are evolving, so are our insurance solutions.

CHUBB®



A global increase in terrorism and prevalence for attacks by lone wolves and small groups is resulting in new risks with particular threat of business interruption.

With Non Damage Terrorism Solutions we address this across a number of factors and bridge the gaps in current business interruptions policies.

## The Chubb difference

A traditional Terrorism policy provides cover for losses following physical damage.

We are, however, increasingly seeing clients suffer business interruption losses but being unable to claim as there is no physical property damage.

We are closing the gap for this non-damage BI exposure and offering a number of Terrorism solutions within one policy.

Non Damage Terrorism Solutions is a single policy offering non-damage BI, event cancellation and employee and customer care cover as a result of terrorism loss.

As expected of Chubb's exceptional service; consistency of cover, claims certainty and assistance in business continuity planning are all provided.

We are the only insurer in the market to offer this solution.

## The broadest cover

Extending our terms to meet needs beyond those served by a conventional terrorism product, Non Damage Terrorism Solutions offers the broadest cover available today.

Not only does it cover the insured's property but also the surrounding area in which the property is located.

In addition, if there is an event at a pre-defined "qualifying location" the policy will respond.

### Interrupted business

The client is a **multinational hospitality business** with numerous properties up and down the country.

A terrorism event occurs within the vicinity of an **insured location**.

There is no property damage to the insured but Non Damage Terrorism Solutions will provide business **interruption cover as a result of reduced turnover** following a large number of customer cancellations due to a higher perceived threat level.





### Target market

We will underwrite all occupancies and have experience across a wide range of industries, including:

- Retailers, hotels, financial institutions, real estate, energy and power, telecoms, construction, transport infrastructure
- Any global territory will be considered, subject to all relevant sanction rules



### Product offering

We cover physical damage and subsequent business interruption losses resulting as an act or threat of terrorism:

The policy has 4 individual sections:

- Loss of Attraction
- Threat
- Cancellation of Events
- Employee and Customer Care Benefits



### Additional coverage extensions

We are also willing to offer:

- Group Interdependency
- Public Relations Expenses

Generous limits available:

- Up to US\$10m per policy
- Additional capacity available on request

## Why Chubb

- A market leader, underwriting terrorism political violence since 2008
- Access to specialist underwriting and claims decision-makers with extensive dedicated experience
- Flexible underwriting capacity across all perils to suit different needs
- Bespoke wordings available tailored to individual client requirements
- An exceptional multinational terrorism and political violence proposition
- Long-term agreements available on request
- Real-time security information and analysis
- Support of Chubb's overseas network spanning 54 countries and territories, combining global and local expertise
- Superior financial strength: Chubb is rated AA by Standard & Poor's and A++ by A.M. Best

## About Chubb in Hong Kong SAR

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Chubb is a world leader in insurance. With both general and life insurance operations, Chubb has been present in Hong Kong SAR for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong SAR (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company's product offerings include property, casualty, marine, financial lines and consumer lines designed for large corporates, mid-sized commercial & small business enterprises as well as retail customers. Over the years, it has established strong client relationships by being consistent and responsive, by offering market leading claims services and innovative products, and providing market leadership built on financial strength.

More information can be found at [www.chubb.com/hk](http://www.chubb.com/hk).

## Contact Us

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