

# UK TERRORISM

EPUL

This insurance is underwritten by Ark Syndicate Management Ltd and Antares Managing Agency Ltd and is administered by European Property Underwriting Ltd

This document does not detail everything that is covered or not covered by this contract of insurance; nor does it detail the cover you have selected. Such information is detailed within other documents that you will receive either before or after you have taken out this insurance.

## What is this type of insurance?

Terrorism insurance protects you against loss or damage to your property and business interruption caused by terrorism.



### What is insured?

#### Material Damage

- Physical loss or damage caused by an Act of Terrorism
- Damage to Buildings, Contents and Contract Works
- 35% day-one inflation provision on buildings and contents

#### Business Interruption

- Loss resulting from necessary interruption of business at the premises following physical loss or damage
- Reduction in Rental Income, Gross Profit, Gross Revenue, Gross Earnings, Turnover and increased cost of working during the indemnity period
- 33.33% residential alternative accommodation
- Denial of access following Act of Terrorism to property within a 1,000 meter radius of the insured premises up to £10,000 each occurrence

#### Loss Limit

- Maximum £50,000,000 any one loss without an annual aggregate loss limit

#### Optional

- Lower loss limit can be selected with equivalent annual aggregate loss limit applying



### What is not insured?

- Land or land values
- Power transmission, feeder lines or pipelines
- Aircraft or any other aerial device, or watercraft
- Any land conveyance, including vehicles, locomotives or rolling stock
- Animals, plants and living things of all types
- Property in transit not on the Insured's premises
- The first £500 of each and every claim
- The first 3 days of any business interruption claim



### Are there any restrictions to cover?

- Nuclear detonation, nuclear reaction, nuclear radiation or radioactive contamination
- War, invasion or warlike operations, hostile acts of sovereign or local government entities, civil war, rebellion, revolution, insurrection, martial law, usurpation of power, or civil commotion
- Seizure or legal or illegal occupation
- Confiscation, nationalisation, requisition, detention, embargo, quarantine, or any result of any order of public or government authority
- Seepage and or discharge of pollutants or contaminants
- Chemical or biological emission, release, discharge, dispersal or escape
- Emission, release, discharge, dispersal or escape of asbestos
- Any fine, penalty or other assessment
- Loss or damage by electronic means
- Loss or damage by vandals or other persons acting maliciously or by way of protest or strikes, labour unrest, riots or civil commotion

*Continued*



## Are there any restrictions to cover? *Continued*

- Increased costs occasioned by any public or government or local or civil authority's enforcement
- Measures taken to prevent, suppress or control actual or potential terrorism
- Loss or damage by cessation, fluctuation or variation in, or insufficiency of, water, gas or electricity supplies or telecommunications
- Threat or hoax
- Burglary, house-breaking, looting, theft or larceny
- Mysterious disappearance or unexplained loss
- Mould, mildew, fungus, spores or other microorganism



## Where am I covered?

- England, Scotland, Wales, Northern Ireland, Channel Islands & the Isle of Man.



## What are my obligations

- Do everything reasonably practicable to protect or remove the insured property to avoid or diminish any loss
- Protection provided for the safety of the property insured shall be maintained and be in use at all relevant times
- Upon knowledge of any occurrence likely to give rise to a claim notify the Underwriters and subsequently render a signed proof of loss
- Notify the Underwriters of any material change of circumstances



## When and how do I pay?

- Premium payment should be made to your insurance intermediary within the time frame specified by them



## When does the cover start and end?

- As shown in the Period of Insurance on the Policy Schedule



## How do I cancel the contract?

- You cannot cancel this contract. We can only cancel this contract for non-payment of the premium.