



Terrorism Insurance Summary of Cover - B1262FC0634526

This document provides a summary of the policy, including significant features and benefits as well as significant and unusual exclusions or limitations.

Please note that this is only a summary and does not contain the full terms and conditions of the insurance contract which can be found in the policy wording and your certificate of insurance.

Insurer

This terrorism and sabotage insurance is insured with The Fidelis Partnership, who is authorised and regulated by the Prudential Regulation Authority and the Financial Conduct Authority. The FCA Firm Reference Number is 949934. The insurance is provided and administered by Arthur J Gallagher (UK) Limited in accordance with the authority granted under the binding authority agreement held between Arthur J Gallagher (UK) Limited and The Fidelis Partnership.

Type of Insurance & Cover

This insurance provides terrorism cover for properties occupied for residential and commercial purposes and is intended to be follow form of the underlying property policy, which excludes terrorism.

Significant features and benefits

Damage to property insured by an act of terrorism. Business Interruption resulting from damage to any property insured caused by an act of terrorism.

The definition of terrorism extends to include 'sabotage' (a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes).

Cover is extended to include:

- 1) Denial of Access including civil or military order where damage caused by an act of terrorism occurs within a 1 mile radius of the premises.
- 2) Loss resulting from interruption or interference with the business in consequence of closure, confiscation, requisition or sealing off of the premises or any right of way by order or action of civil or military authority as a result of an act of terrorism which prevents the use of the premises by the Insured.
- 3) The resulting damage and the reasonable and necessary expense incurred for the clean-up at property insured if an act of terrorism is the sole, immediate and direct cause of seepage and/or pollution.
- 4) Crisis Resilience Solution included free of charge

Significant and unusual exclusions

Damage or Business Interruption arising directly or indirectly from nuclear detonation, nuclear reaction, nuclear radiation or radioactive contamination.

Damage or Business Interruption occasioned directly or indirectly by war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, military or usurped power or martial law.

Damage or financial loss arising from the confiscation, nationalisation, expropriation, requisition, detention, seizure, legal or illegal occupation, embargo, quarantine, contraband or illegal transportation or illegal trade or any result of any order of public or government authority which deprives the insured of the use or value of the property insured.

Damage or Business Interruption caused by:
1) Chemical or biological release or exposure of any kind