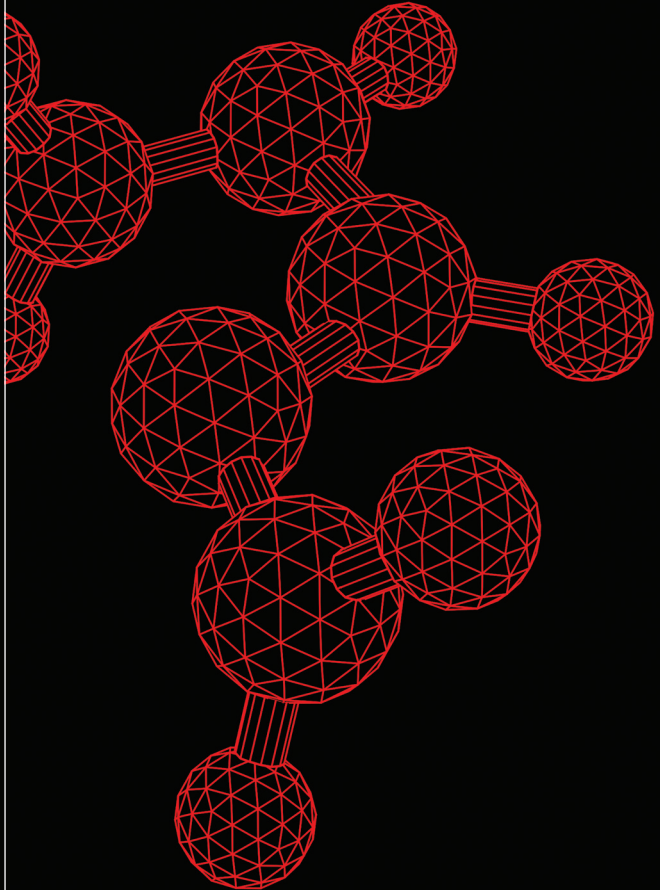




HISCOX
LONDON MARKET

NCBR malicious acts

PROTECT
AGAINST THE
UNPREDICTABLE.



THE NCBR THREAT

A terrorist detonates a 'dirty' radiological bomb; a biological agent discovered in a parcel; a business premises destroyed following a nuclear blast.

In an uncertain world, the opportunistic use of nuclear, chemical, biological and radiological (NCBR) agents by terrorists continues to pose a unique and dangerous threat to businesses worldwide.

Hiscox NCBR malicious acts cover

In response to this growing threat, Hiscox NCBR cover has been designed to help clients deal with the financial impact of an NCBR-related attack. As a pioneering underwriter of war, terrorism and political violence insurance, Hiscox has developed an NCBR product that builds on decades of experience and offers clients unrivalled protection.

Quick response: comprehensive cover

Following an NCBR attack, the policy will respond if:

- a client's premises suffers blast damage
- a government or military cordon is imposed preventing a client from accessing their premises
- a government or military authority orders a client's premises to be demolished or decontaminated
- a government or military authority causes physical damage to a client's premises.

Providing up to \$50 million of protection, Hiscox will also cover decontamination and clean-up costs; and business interruption/loss of net income.

Incident response – Control Risks

Hiscox exclusively retains the response services of Control Risks, a leading independent specialist risk consultancy who can help clients assess, manage and enhance their NCBR response strategy. As well as pre-loss advice, Hiscox clients have access to a Control Risks 24/7 helpline and support following an incident.

Capable of deploying resources to a crisis anywhere in the world, Control Risks can provide clients with strategic and practical support in containing the impact of a malicious NCBR act. Services include helping to account for staff in the aftermath of an attack, relocating business operations to a safe location and giving advice on government requirements during a crisis.

Certainty – clear policy wording

Hiscox NCBR policyholders benefit from an explicit policy wording that clearly defines the trigger for coverage, has no zonal restriction on the origin of the attack and no requirement to prove the origin of that attack.

Hiscox NCBR malicious acts cover

Key features and benefits

FEATURES

BENEFITS

Cover for NCBR malicious acts including terrorism.

Comprehensive cover that is currently excluded in a standard terrorism policy.

Physical damage caused by blast effects of an NCBR malicious act.

Hiscox will make good the loss if a client's business premises is damaged.

Business interruption and extra expense.

If the event prevents 'business as usual', clients can claim for loss of earnings.

Denial of access.

If a client is unable to return to their premises they will be compensated.

Decontamination and clean-up costs, as well as demolition and increased cost of construction.

An NCBR event can generate significant clear up expense. Hiscox will reimburse these costs.

Loss control.

Compensation in the event that the client incurs a physical loss caused by the actions of the government in suppressing, controlling or minimising the consequences of a malicious act.

Explicit policy wording that clearly defines the trigger for coverage.

Transparent and simple policy wording means that a client knows what is and what isn't covered.

No zonal restriction on the origin of the attack.

Clients can be sure they will be covered wherever the attack originates.

No requirement to prove the origin of the attack.

Removes any claims ambiguity.

Control Risks response services including a pre-loss advice document and 24/7 helpline.

Clients can plan with more certainty and react quickly and safely with Control Risks' support.

Control Risks consultant fees up to \$2.5 million.

Clients benefit from financial support in addition to the costs associated with a loss.

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