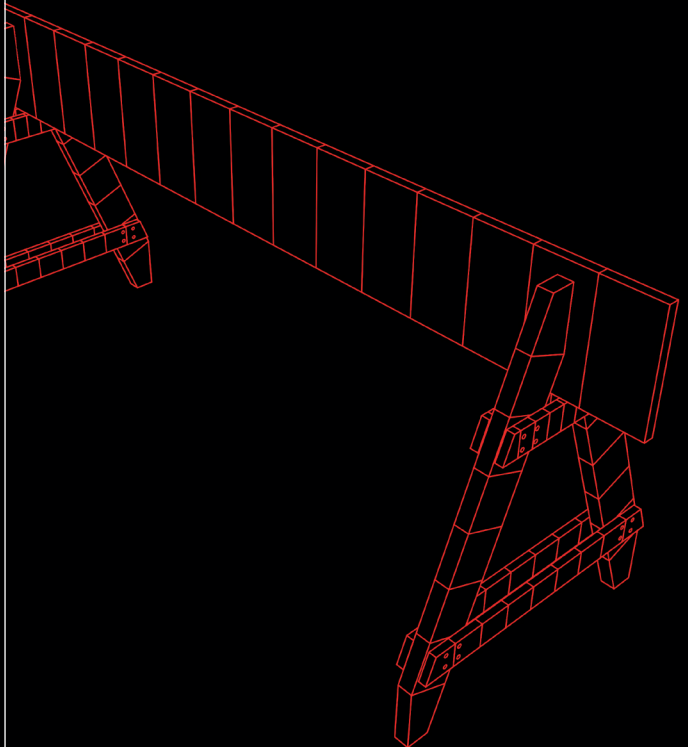


Threat

**PROTECTING
REVENUES
WHEN YOU'RE
THREATENED**



WHEN A THREAT PUTS UP BARRIERS TO BUSINESS AS USUAL

One or more of your properties are evacuated; staff or the public are prevented from leaving your premises; access to your buildings is prevented by order of a civil or military authority.

The impact of a malicious damage threat (whether real or a hoax) made against a business can – if premises are evacuated locked down or cordoned off – result in substantial business interruption and loss of revenue.

Managing the unpredictable

Hiscox Threat Insurance has been specifically designed to help clients mitigate the financial impact of a threat, with clear and comprehensive protection if a threat is made against a business forcing evacuation or preventing access to its premises.

Hiscox Threat Insurance

Available to any business worldwide, Hiscox Threat Insurance cover provides:

- advice on mitigating the risk of losses, whether or not a claim is made against the policy
- indemnity against loss of revenue for the length of time the business is interrupted, up to a cap of \$5m per occurrence, and \$20m in the annual aggregate
- post-loss assessment from security specialists following a threat made against a business.

As a market-leader in providing insurance cover against acts of war, terrorism and political violence, we are the only insurer to offer standalone threat cover.

We provide 100% of the capacity and do not co-insure with other carriers.

Incident response from Control Risks

As well as pre-loss advice, Hiscox clients have access to support from Control Risks – a leading independent specialist risk consultancy – following an incident.

Control Risks helps clients assess, manage, and enhance their threat response strategy.

Outstanding claims response

In the event of a claim, our highly experienced and responsive claims team will ensure that any claims are handled with efficiency and discretion.



Insure with a market-leader

As a specialist insurer, we have been providing insurance protection against war, terrorism and political violence for over 25 years. As market-leaders in this field, we cover a wide spectrum of clients from blue chip multinationals to small private businesses.

Additional cover available from Hiscox

- War, terrorism and political violence.
- Nuclear, chemical, biological and radiological (NCBR) malicious acts.
- Cartel – cover for physical damage/business interruption as a result of acts of violence by criminal organisations.
- Kidnap and ransom.

Hiscox Threat Insurance

Key features and benefits

FEATURES

Business interruption and extra expense.

Denial of access.

Explicit policy wording that clearly defines the trigger for coverage.

No zonal restriction on the origin of the attack.

No requirement to prove the origin of the threat.

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

BENEFITS

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

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

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

Client can be sure they will be covered wherever the threat comes from.

Removes any claims ambiguity.

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

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For more information

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Registered in England no. 2590623

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