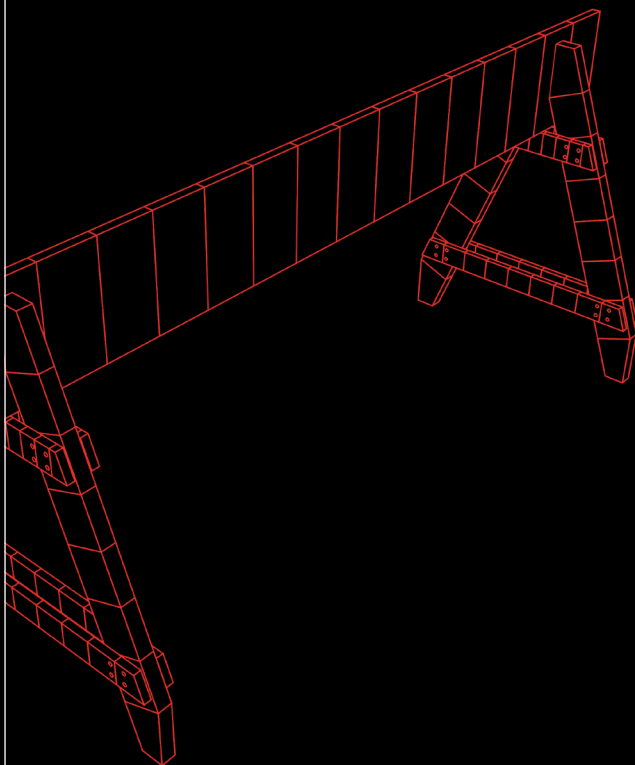


Malicious Attack

YOU CAN'T
PREDICT
BUT YOU
CAN PREPARE.



A MARAUDING ATTACK

From knife attacks to shootings and vehicle rammings, the security threat continues to evolve. Now more than ever, businesses are concerned about the likelihood of lone-wolf attacks occurring.

Countering violent acts

A violent attack by an armed individual intent on inflicting harm is difficult to defend against. Whilst there may be little to no physical damage, the aftermath of an attack impacts both the people and the continuity of a business.

Hiscox Malicious Attack goes beyond traditional terrorism insurance to provide institutions with innovative solutions. Our broad coverage encompasses property damage, business interruption, loss of attraction and crisis management assistance as a result of an event involving a vehicle, an explosive device or any hand-held weapon.

In addition to the standard policy, clients can purchase supplementary pre- and post-incident response services from global risk consultancy, Control Risks, including training, consultancy and crisis management.

Policy highlights

- Physical damage.
- Business interruption.
- Loss of attraction.
- Liability
- Brandishing of a weapon.
- Crisis management.
- Additional security measures.
- Counselling.
- Miscellaneous other costs.

Insure with a market-leader

Hiscox has been providing specialist insurance protection against threats such as terrorism, political violence, and kidnap and ransom for over 25 years; covering a wide spectrum of clients from blue chip multinationals to small private businesses, as well as government, health and educational facilities.

Personalised protection

Every business is unique, so its coverage should be too. Whether protection is needed for loss of attraction, crisis management, counselling or medical costs, Hiscox Malicious Attack can be personalised to meet clients' needs.

Modular features also available

Our modular features can be sold individually or alongside other products, allowing clients to pick and choose additional coverages to match their business needs.

Counselling

Taking care of staff and customer well-being following a traumatic event is vital for every business. Our cover includes costs to provide affected persons with psychiatric and therapy sessions in the aftermath of an attack.

Enhanced after-event care

The impact of a violent attack can be long-lasting. Our enhanced after-event care includes; crisis management, emergency childcare, bodily injury, medical expenses, retraining costs, funeral costs, relocation and emergency travel and recruitment costs.

Additional security measures

After an incident occurs, we will cover the costs of additional security measures implemented by businesses to keep their staff and customers safe, such as body scanners, security guards, CCTV and sniffer dogs.

Brandishing of a weapon

Hiscox can provide clients with crisis management support to help them respond quickly and effectively following a brandishing of a weapon.

Loss of attraction

Our cover responds to protect you and your staff when an attack occurs at your premises or a third-party location. If you are impacted by insured damage in the vicinity of your premises, Hiscox can protect the shortfall suffered in your expected income or gross profit for more than two consecutive days.

Liability

No matter the motivation or arsenal of an attacker, businesses can be held liable for any harm that comes to their employees or customers. Hiscox Malicious Attack can offer guaranteed primary protection for first- and third-party liability. Should businesses face legal action following a malicious attack, we provide peace of mind that defence costs are protected and damages covered.

A malicious attack occurs



Immediate impact is caused following an event where the motive is unknown, involving:

- a vehicle;
- explosive device; or
- any hand-held weapon.

The response

The area is evacuated and secured with a cordon, causing businesses to unexpectedly close.



Immediate aftermath



Businesses remain closed and are left in the lurch with no information, guidance or protection.

At this critical stage, Hiscox is there to provide support, including:



additional security measures to safeguard employees and customers;



immediate medical costs for both the physical and psychological impact on employees;






support to enlist an expert in crisis communication and media relations.

CASE STUDY TIMELINE

Continuous cover




While businesses continue to be disrupted, Hiscox Malicious Attack ensures that:

-  businesses are protected for loss of revenue due to closure;
-  any property damage caused by the attack is repaired;
-  enhanced after-event care costs are also covered.



Restoring order

After several weeks, the cordon is lifted and businesses and shops are allowed to reopen but the effects of the attack can still be felt. At this stage, Hiscox can provide additional support including:

-  staff counselling and training to help them return to work;
-  loss of attraction coverage due to reduced footfall in the area;
-  liability coverage in the event of any legal proceedings brought against the business.

Hiscox Ltd
1 Great St Helen's
London EC3A 6HX

T +44 (0)20 7448 6000
E enquiry@hiscox.com
www.hiscoxlondonmarket.com



For more information

To find out more about Hiscox Malicious Attack cover, speak to your Hiscox underwriting contact, email terrorism.referrals@hiscox.com or go to hiscoxlondonmarket.com.



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