



The evolving threat

WTPV insurance from Hiscox

A politically motivated riot causes damage to a town centre, forcing police to restrict access; an act of war by a neighbouring state causes extensive damage; a terrorist bomb destroys an office block. However and wherever an incident occurs, acts of war, terrorism and political violence can have a devastating impact on businesses, their employees and wider stakeholders.

As one of the longest-standing Lloyd's markets for war, terror and political violence (WTPV) insurance, we provide market-leading cover against the latest global threats, helping our clients to meet their exposures wherever they are in the world.

Why choose Hiscox?

We draw on our deep expertise and knowledge in this sector to offer a diverse range of cover options for sabotage and terrorism, and political violence (including SRCC: strikes, riots and civil commotion). It's our role to help clients protect their balance sheet and fulfil their duty of care to their employees and partners when considering the WTPV threat.

Our clients value our skill and clarity in developing policies with clear, unambiguous policy wordings backed up by an excellent claims payment record. Recent losses paid include those related to the conflicts in Ukraine and Israel, and we are proud to be a company that delivers on our promises.

Hiscox WTPV key benefits

Adaptive protection

- Ability to select cover options best suited to a client's business.

Tailored wordings

- Bespoke policy wordings for clients with specific needs.

Flexible capacity

- Cover underwritten on first loss, excess of loss and quota-share placements.

Control Risks

- Exclusive partnership with leading crisis consultancy Control Risks.

WTPV products in focus

Political violence including strikes, riots and civil commotion
--

Broad appetite covering clients all over the world, from unrest in Latin America to wars in Europe and the Middle East. Cover includes the following.

- | | |
|---|-------------------------------|
| ✓ | Limit of up to \$125 million. |
| ✓ | Property damage. |
| ✓ | Business interruption. |

Sabotage and terrorism

Cover responds to both certified and non-certified acts of sabotage and terrorism, and includes the following.
--

- | | |
|---|---|
| ✓ | Limit of up to \$125 million. |
| ✓ | Property damage. |
| ✓ | Property damage caused by civil or military authority action. |
| ✓ | Business interruption. |
| ✓ | Potential to add liability coverage with a limit available of up to \$50 million. |

WTPV activated

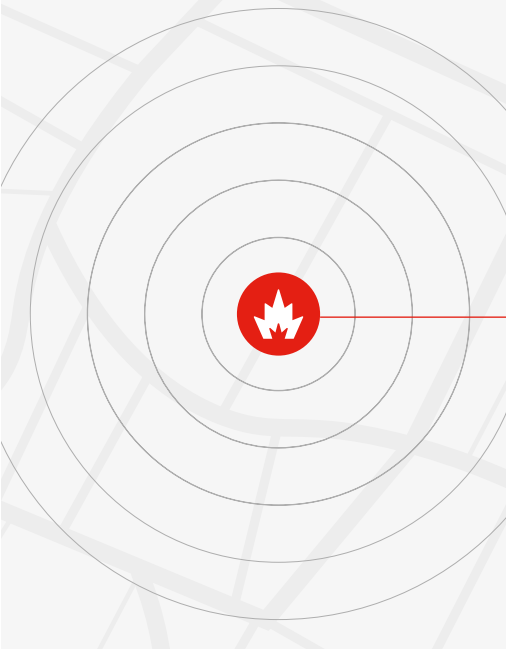
What happened?

A windfarm in eastern Ukraine was targeted by the Russian military in 2022. Multiple turbines suffered catastrophic damage whilst others were only partially damaged and some untouched. Consequently, the whole site had to cease operations indefinitely due to a combination of unusable equipment and all staff being evacuated from the premises for their safety.

The windfarm held a Hiscox WTPV policy covering property damage and business interruption caused by:

- terrorism and sabotage;
- malicious damage;
- riots, strikes, civil commotion;
- invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, coup d'état, insurrection or mutiny;
- war.

Coverage for the incident in Ukraine



What would be covered?

Property damage

- Repair or replacement of the turbines, equipment and buildings.

Business interruption

- Up to 36 months of lost net income.
- Employee salaries during the closure.

Other costs

- Professional fees for building repair/reinstatement.
- Cost of removing debris and making the site safe and operational.

About Hiscox

Hiscox is a diversified international insurance group headquartered in Bermuda and listed on the London Stock Exchange. With over 3,000 staff in 14 countries and 35 offices, we offer a wide range of products from small business and home insurance to reinsurance and insurance-linked securities. As one of the oldest and largest Lloyd's syndicates, we insure many of the world's leading companies against their complex, volatile and emerging risks.

For more information

To find out more about Hiscox War, Terrorism and Political Violence cover, speak to your Hiscox underwriting contact, email terrorism.referrals@hiscox.com, or go to hiscoxlondonmarket.com.

