

Terrorism Crisis Response Insurance

**Unconventional** cover  
**Unrivalled** expertise

We've made a break from convention and created a modular Terrorism and Sabotage wording, enabling us to provide bespoke cover for your needs. This new approach features broad coverage with the option to include cover for Chemical, Biological and Radiological malicious acts. We've been careful to create clear policy language, aligned conditions across all sections and a breadth of coverage to address your risk concerns. But we haven't stopped there.

Our policies also include access to pre and post-loss crisis management support from Convex Crisis Response as standard. Our in-house team is unique. They're there to help you understand your vulnerabilities, implement proportional security measures and, should a malicious event occur, our expert team will be on hand to help you manage the crisis and recover quicker.

We've designed our wording to cover a range of physical damage and business interruption scenarios owing to Terrorism and Sabotage. Additional cover for malicious Chemical, Biological and Radiological acts is also available.

## What we cover

Our wording provides the option to extend a Terrorism and Sabotage policy to include a broad range of sub-limits, bespoke to your needs:

### Terrorism and Sabotage

- Physical damage to property caused by an act of Terrorism and/or Sabotage
- Business interruption following physical damage

#### Optional additional coverages:

- Loss of attraction
- Threat
- Denial of access
- Rental income
- Services and utilities interruption
- Named customers and suppliers
- Terrorism and Sabotage Cyber Attack cover
- Environmental improvement additional costs

### Public and Employers' Liability following Acts of Terrorism and Sabotage

Insurance for claims when you become legally liable to pay Damages (including any claimant costs, fees and expenses) and Defence Costs in respect of Bodily Injury and/or Third Party Property Damage caused by an Act of Terrorism and/or an Act of Sabotage occurring at Insured Property

### Chemical, Biological and Radiological

This coverage is designed to respond to chemical, biological and radiological malicious acts and covers:

- Blast damage costs;
- Demolition costs and rebuilding costs
- Decontamination and clean-up costs
- Business interruption following the above events
- Prohibition of access and continuing loss

### Security Consulting Services

We cover the fees and expenses of Convex Crisis Response in helping to provide crisis management and business continuity consultation in response to a loss under any section of the policy being notified

## Benefits to you

- Ability to build a policy for your needs with coverage extensions including Chemical, Biological and Radiological malicious acts, Loss of attraction, Threat, Denial of access and our Terrorism and Sabotage Cyber Attack cover
- Provides peace of mind – this type of coverage not being included in other terrorism insurance policies
- Policy language that is clear, consistent and aligned with all of our coverages
- Access to Convex Crisis Response, a unique in-house team and market leading in terms of size, experience and expertise
- Contributes to robust risk management and continuity strategy planning in the face of an evolving threat environment

## What we don't cover

The policy is designed to respond to events causing property damage and ensuing business interruption. It is not designed to cover communicable disease, cyber extortion or cyber breach and response.

It does not cover:

- Loss of data (other than as part of a property damage event as described in the policy)
- Pure loss of functionality or “bricking”
- Systemic loss, being a cyber attack that also impacts on third parties, unless the insured is the first to suffer physical damage
- Cyber war or attacks carried out on behalf of any state or government
- Communicable disease

The above only provides an overview of the cover and of some of the key exclusions.



## In numbers – our capability and experience



**21** specialist crisis response consultants



Collective team experience of responding to over **1,700** global crises



**3** former heads of Global Security and Crisis Management from global multinationals



**5** former Response Directors from other crisis response teams

## Convex Crisis Response included as standard

Potentially high impact, low frequency events such as terrorist attacks, are sometimes included in risk management plans, but with limited resources available to addressing the scenarios. Occasionally catastrophic events do occur and it's critical to choose an insurer and response team you can trust. We provide access to pre and post-loss crisis management support. Our unique, market leading in-house team has been built on a breadth of experience and expertise, including unique knowledge from chemical, biological and radiological crises.

### Security consulting services

We are here to help you with awareness of the security threats that you may face, and offer support in preparing to deal with terrorist incidents. The focus of our pre-loss service is on awareness, education and the implementation of proportionate low, or no-cost, preparedness, such as having a tested evacuation plan.

### Pre-loss security consulting services

Terrorism or Chemical, Biological and Radiological (CBR) Security Consulting Services will be on one of the following bases as chosen by you for your policy.

### Standard terrorism services

- Guidelines to support building and developing your plans, covering easy to use best practice guidelines for crisis management and business continuity.
- Threat reviews – 6 monthly reviews and by exception reports provided to you regarding global key terrorist events and threats, which will include practical analysis.
- Hotline – 24/7/365 access to security risk management and crisis response experts to support you in the event of an incident.

### Enhanced terrorism services

#### Standard terrorism services as defined previously, plus:

- Desktop gap analysis – a third party review of your plans, processes and response protocols to provide objective advice and identify any gaps.
- Bespoke threat briefing, including a detailed discussion with you about the threat environment and how it may affect your employees and operations.

### Advanced terrorism services

#### Standard and enhanced terrorism services as defined previously, plus:

- Crisis and emergency management planning, training and exercising – build your plans, confidence and skills through bespoke crisis management packages to fit with your requirements.

## Standard CBR services

- Threat information guidance to support your understanding of the threats.
- A guide detailing background information on Chemical, Biological and Radiological (CBR) hazards, including the broad effects and consequences of each.
- Guidelines to support building and developing your plans, easy to use best practices for crisis management and business continuity in a CBR context.
- Threat reviews – 6 monthly reviews and by exception reports provided to you regarding global key CBR events and threats, which will include practical analysis.
- 24/7/365 hotline access to risk management and crisis response experts to support you in the event of an incident.

## Enhanced CBR services

### Standard CBR Services as defined above, plus:

- Desktop gap analysis – a third party review of your CBR plans, processes and response protocols to provide objective advice and identify any gaps.
- Bespoke threat briefing including a detailed discussion with you about CBR threats and how they may affect your employees and operations.

## Advanced CBR services

### Standard & Enhanced CBR Services, plus:

- CBR crisis and emergency management planning, training and exercising – build your plans, confidence and skills through bespoke crisis management packages to fit with your requirements.

## Post-loss security consulting services

We cover the fees and expenses of Convex Crisis Response in helping to provide crisis management and business continuity consultation in response to a loss under any section of the policy being notified.

# CYGNVS

## Enabling broader crisis resilience

As a fully inclusive feature of our policies\*, we support clients in improving their crisis resilience by providing free access to the CYGNVS crisis resilience platform. CYGNVS is a new dynamic crisis collaboration and communication platform enabling clients to prepare for, practice and respond to a crisis of any kind.

\*Access to the CYGNVS platform is inclusive for the life of the policy. Depending upon the size of organisation an equivalent enterprise license purchased direct from CYGNVS would cost between \$10,000-\$100,000.



## An award-winning claims service. We see things from our clients' perspective.

Our claims team has a service lead attitude. Their expert, specialist capabilities and industry knowledge are put to work on your behalf. Their timely, responsive communication ensures it is clear who is handling matters. They provide comprehensive explanations of proposals and decisions, and when there is an issue, it will be communicated swiftly. Working closely with our underwriters, they are committed to understanding your needs from the placement of a risk to a claim being made.

## Contact details



**James Hannan**

**Head of Crisis Management**

E: james.hannan@convexin.com

M: +44 (0)7585 427 106



**Michael Jordan**

**Senior Underwriter**

E: michael.jordan@convexin.com

M: +44 (0)7570 949 143



**Amy Mason**

**Class Underwriter**

E: amy.mason@convexin.com

M: +44 (0)7471 518 872



**Amelie Keeble-Buckle**

**Class Underwriter**

E: amelie.keeble-buckle@convexin.com

M: +44 (0)7867 261 948



**Alex Vivian**

**Underwriter**

E: alex.vivian@convexin.com

M: +44 (0)7778 410 813



**Rob Harford**

**Head of Crisis Response**

E: rob.harford@convexin.com

M: +44 (0)7918 879 347



## **Convex Insurance UK Limited**

52 Lime Street, London EC3M 7AF  
+44 203 886 0560

## **Convex Re Limited**

Point House, 6 Front Street, Hamilton HM 11, Bermuda  
+1441 232 0112

## **Convex Europe S.A.**

37 Boulevard Joseph II, 2ème étage,  
L-1840 Luxembourg, Grand-Duchy of Luxembourg  
+352 27 86 22 76

## **convexin.com**

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