



## Terrorism Insurance Summary of Cover

This document provides a summary of the policy, including significant features and benefits as well as significant and unusual exclusions or limitations.

Please note that this is only a summary and does not contain the full terms and conditions of the insurance contract which can be found in the policy wording and your certificate of insurance.

### Insurer

This terrorism and sabotage insurance is insured with Lancashire Insurance Company (UK) Limited, who is authorised and regulated by the Prudential Regulation Authority and the Financial Conduct Authority. The FCA Firm Reference Number is 450965. The insurance is provided and administered by Arthur J Gallagher (UK) Limited in accordance with the authority granted under the binding authority agreement held between Arthur J Gallagher (UK) Limited and Lancashire Insurance Company (UK) Limited.

### Type of Insurance & Cover

This insurance provides terrorism cover for properties occupied for residential and commercial purposes and is intended to be offered alongside the underlying property policy, which excludes terrorism.

### Significant features and benefits

Damage to property insured by an act of terrorism.  
Business Interruption resulting from damage to any property insured caused by an act of terrorism.

The definition of terrorism extends to include 'sabotage' (a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes).

Cover is extended to include:

- 1) Denial of Access including civil or military order where damage caused by an act of terrorism occurs within a 1 mile radius of the premises.
- 2) Loss resulting from interruption or interference with the business in consequence of closure, confiscation, requisition or sealing off of the premises or any right of way by order or action of civil or military authority as a result of an act of terrorism which prevents the use of the premises by the Insured.

The maximum indemnity period in respect of 1) and 2) above is 90 days.

### Significant and unusual exclusions

Damage or Business Interruption arising directly or indirectly from nuclear detonation, nuclear reaction, nuclear radiation or radioactive contamination.

Damage or Business Interruption occasioned directly or indirectly by war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, military or usurped power or martial law.

Damage or Business Interruption caused by or consisting of confiscation, requisition, detention, seizure, legal or illegal occupation, embargo, quarantine, illegal acts or illegal trade resulting in an order by a public or government authority which deprives the Insured of the use or value of the property.

Damage or Business Interruption caused by:  
1) Chemical or biological release or exposure of any kind

2) Seepage and/or discharge of pollutants or contaminants whether directly or indirectly which endangers or threatens to endanger the health, safety or welfare of persons or the environment except where specifically insured by this policy.