

Sabotage and Terrorism Insurance

Insurance Product Information Document

Company: This insurance is underwritten for and/or on behalf of various Syndicates at Lloyd's as per Binding Authority reference UMR: B1858UK26000198

All payments should be made to Orvia Underwriting Limited.

Product: Sabotage and Terrorism Insurance

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, it does not replace the policy Terms and Conditions. Complete pre-contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This is Sabotage and Terrorism Insurance, which is designed to offer you property damage and consequential business interruption cover in the event of a Terrorism event as defined herein.



What is insured?

- ✓ Property damage
- ✓ Business Interruption
- ✓ Non-Damage Denial of Access
- ✓ Looting post loss
- ✓ Loss of attraction
- ✓ Failure of utilities
- ✓ Consequential Business Interruption for suppliers
- ✓ Brand Rehabilitation
- ✓ Property in transit
- ✓ Alternative accommodation
- ✓ Additional Increase Cost of Working
- ✓ Terrorism Liability
- ✓ Pollutant and Contaminant Clean Up
- ✓ Threat or Hoax of an Act of Terrorism
- ✓ Nuclear, Chemical, Biological and Radiological Terrorism attacks.



What is not insured?

As per the "exclusions" within the property wording or for property:

- ✗ Land or land values.
- ✗ Power transmission, feeder lines or pipelines not on the Insured's premises.
- ✗ Aircraft or any other aerial device, or watercraft.
- ✗ Any land conveyance, including vehicles, locomotives or rolling stock, unless such land conveyance is declared hereon and solely whilst located at the property insured herein at the time of its damage.
- ✗ Animals, plants and living things of all types.
- ✗ Loss or damage occasioned by war, invasion, or warlike operations.

Orvia Underwriting Limited

orviaunderwriting.com

Orvia Underwriting Ltd trading as Orvia, Paragon International Insurance Brokers, Paragon Brokers (Europe), Carrolls, TrialSelect, PSC Insurance is regulated by the Central Bank of Ireland (Firm Reference Number: C433998).

Orvia Underwriting Ltd is registered in Ireland (Registration number 661223) with its registered office at 9 Eastgate Avenue, Eastgate Business Park, Little Island, Cork T45 YN92, Ireland.

Orvia Underwriting Ltd (UK Branch) is authorised by the Central Bank of Ireland and regulated by the Financial Conduct Authority (Firm Reference Number: 944662) for conduct of business rules. Orvia Underwriting Ltd (UK Branch) operates through its registered UK establishment (UK establishment number: BR023033) which is located at 2 Minster Court, London, Mincing Lane, EC3R 7PD.



Are there any restrictions on cover?

! The Policy “sums Insured” limit as noted in the Narrative



Where am I covered?

✓ The UK



What are my obligations?

All information must be a true reflection of the items insured, or the policy will be cancelled ab initio



When do I pay?

All policies are due 60 days post binding



When does the cover start and end?

The start date and end date of your policy will be shown in your policy schedule.



How do I cancel the contract?

You may cancel this insurance within 14 days of its start date or within 14 days of receiving your policy documents whichever is later. If you wish to cancel this insurance you must notify the person who sold you this insurance. You will be entitled to a full refund of any premium you may have already paid. The person who sold you the insurance may apply an administration charge.

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