

## Political violence insurance

This policy covers the insured against the risk of loss or damage due Political Violence or Terrorism (as defined in the Political Violence & Terrorism Act).

### What's covered?

- Riots, Strikes and/or Civil Commotion
- Insurrection, Revolution or Rebellion
- Looting
- Malicious Damage
- Sabotage
- Mutiny and/or Coup d'Etat
- Act of Terrorism

### Is it for me?

The Westgate terrorist attack of 2013 highlighted the possible terror risks and the negative financial impact on businesses.

If your business is susceptible to any sort of civil unrest or political violence, it's highly recommended you take out cover.

### What's NOT covered?

- Nuclear Energy Risks Exclusion Clause (NMA 1975)
- War, Civil War, Political Risks & Terrorism and Exclusion Clause
- Electronic Data Recognition Clause (EDRC)
- Consequential Loss of any Kind
- Loss or damage directly or indirectly caused by cessation, fluctuation, variation in, or insufficiency of water, gas or electric supplies or any other type of service or utilities.
- Loss or damage or increased cost directly or indirectly the result of threat or hoax.
- Loss or damage directly or indirectly caused by burglary, housebreaking, theft or larceny, pillaging, mysterious or unexplained disappearance of property insured hereunder or directly or indirectly caused by any person taking part in such activity.
- Any loss due to fines or damages for breach of contract or penalties of whatever nature.
- Loss or damage caused, connected to, relating to or however arising from exposure to or the existence of asbestos
- Loss or damage caused by insects or vermin.



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