

# Terrorism Insurance

## Insurance Product Information Document

**Company:** RiskPoint AS has the authority to provide insurance cover and handle claims on behalf of a number of Insurance companies. For details about the Insurance Company(ies) on your Insurance Policy, please refer to the front page of the Policy Schedule.

You can find complete information on the policy in the policy schedule and in your policy document.

### What is this type of insurance?

Terrorism Insurance covering physical loss or physical damage including extension for business interruption caused by an Act of Terrorism or Sabotage.



#### What is insured?

Property as stated in the Schedule against physical loss or physical damage including extension to cover loss resulting from necessary interruption of business caused by direct physical loss or damage occurring during the period of the Policy caused by an Act of Terrorism or Sabotage, as herein defined:

- ✓ an Act of Terrorism means an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), 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.
- ✓ an Act of Sabotage means 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.



#### What is not insured?

This Policy does not insure against, loss or damage:

- ✗ arising directly or indirectly from nuclear detonation, nuclear reaction, nuclear radiation or radioactive contamination, however such nuclear detonation, nuclear reaction, nuclear radiation or radioactive contamination may have been caused.
- ✗ arising directly or indirectly from or in consequence of chemical or biological emission, release, discharge, dispersal or escape or chemical or biological exposure of any kind.
- ✗ caused by vandals or other persons acting maliciously or by way of protest or strikes, labour unrest, riots or civil commotion.
- ✗ Occasioned directly or indirectly by war, invasion or warlike operations (can be included as additional cover)

Physical Loss or Physical damage to:

- ✗ Land or land values.
- ✗ Power transmission, feeder lines or pipelines not on the Insured's premises.
- ✗ Any building or structure, or property contained therein, while such building or structure is vacant or

Subject to the exclusions, limits and conditions, please refer to your policy document and schedule.

unoccupied or inoperative for more than thirty days, unless the property is intended to be unoccupied in its normal operations.

- ✘ Aircraft or any other aerial device, or watercraft.

For a full list of exclusions please see your policy document



### Are there any restrictions on cover?

- ! The policy does not insure against losses caused by computer virus
- ! The policy does not insure against losses to the extent that it is covered by international sanctions



### Where am I covered?

- ✓ Property located at the addresses stated in the Policy Schedule.



### What are my obligations?

- When applying for your policy, you must take reasonable care to answer the questions you are asked honestly and carefully
- You must tell us about anything which may affect our decision to insure you (for example, claims in the last 5 years)
- Upon knowledge of any occurrence likely to give rise to a claim the Insured shall give written advice as soon as reasonably practicable to the Insurer and/or the Broker named in the Schedule who is to advise the Insurer within seven (7) days of such knowledge of any occurrence and it is a condition precedent to the liability of Insurer that such notification is given by the Insured as provided for by this Policy.
- If the insured makes a claim under this insurance he must give the Insurer such relevant information and evidence as may reasonably be required and co-operate fully in the investigation or adjustment of any claim. If required by the Insurer, the Insured must submit to examination under oath by any person designated by the Insurer.



### When and how do I pay?

You must pay your premium in full to your insurance broker by bank transfer within the credit terms agreed



**When does the cover start and end?**

On the front of the policy, the date the policy comes into force (start date) and the date the policy expires (end date) are applied. The insurance is renewed automatically unless it is terminated, see below.



**How do I cancel the contract?**

The policy can be terminated by giving 30 days' notice to the policy's main due date (unless otherwise stated in the specific conditions attached to your insurance policy).

The policy can be canceled by contacting your insurance advisor or by contacting RiskPoint directly at [police@rpgroup.com](mailto:police@rpgroup.com).