Terrorism & Sabotage Insurance

Insurance Product Information Document

Company: CFC Europe S.A. Product: Terrorism & Sabotage

Date of last review: August 2023

Date of next review: within 12 months of the above date

CFC Europe S.A. is authorised and regulated by the Financial Services and Markets Authority (FSMA). Registered number: 0711818068.

This document is a summary of cover available under the Terrorism & Sabotage product. Complete pre-contractual and contractual information is provided in the full policy documentation. The coverages you have purchased are shown in your policy schedule.

What is this type of insurance?

Follow form, Property Damage and Business Interruption.

What is insured?

- The costs to repair or rebuild your premises as direct result of damage caused by an act of terrorism or sabotage, including any costs to:
  - a. remove debris;
  - b. engage architects, surveyors, engineers or other professional persons;
  - c. establish the monetary value of the damage;
  - d. source any water or oil leaks;
  - e. pay any rental obligations;
  - f. pay any fire department charges/re-charge fire extinguishing equipment;
  - g. provide security guards;
  - h. repair premises to comply with building regulations and laws;
  - i. pay for any damage caused by looting, burglary or theft; and
  - j. clean up any pollution or contamination
- The costs to repair or replace your contents as a direct result of damage caused by an act of terrorism or sabotage
- Your lost income as a direct result of an interruption to your business activities as a direct result of damage to your premises or contents caused by an act of terrorism or sabotage and any other costs incurred which are over and above your normal operating expenses
- Your reduced rental income as a direct result of damage to your premises or contents caused by an act of terrorism or sabotage
- Your lost income as a direct result of an interruption to your business activities as a direct result of damage to the property of your utility suppliers caused by an act of terrorism or sabotage that directly results in a failure to supply those utility services to your premises
- Your lost income as a direct result of an interruption to your business activities caused by any prevention or restriction of access to your premises due to damage at any third party premises caused by an act of terrorism or sabotage or the prevention or restriction of access to your premises is by order of any governmental or law enforcement agency
- Your lost income as a direct result of an interruption to your business activities as a direct result of damage to the property of any third party supplier of good or services caused by an act of terrorism or sabotage that results in a failure to supply those goods and services to you
- Your lost income as a direct result of an interruption to your business activities as a direct result of damage to any premises situated within one mile of the insured's premises or any other specified premises endorsed onto the policy caused by an act of terrorism or sabotage
- Your lost income as a direct result of an interruption to your business activities caused directly by any specific threat to carry out an act of terrorism or sabotage at the insured's premises
- Professional fees to establish a monetary loss of income
- Bodily injury or property damage liability claims caused by acts of terrorism or sabotage

What is not insured?

- ✗ Chemical or biological exposure
- ✗ Civil unrest
- ✗ Computer hacking and virus
- ✗ Burglary, housebreaking, theft or larceny
- ✗ Mysterious disappearance or unexplained loss
- ✗ Damage to land or reduction in land values
- ✗ Vacant or unoccupied buildings or structures
- ✗ Damage to aircraft or watercraft
- ✗ Damage to land vehicles, uncles specifically insured under the policy
- ✗ Damage to animals, plants and other living things
- ✗ Nuclear reaction or radiation
- ✗ Seepage and pollution
- ✗ Seizure or occupation of your premises
- ✗ Seizure of illegal property
- ✗ Threats or hoaxes
- ✗ War

Are there any restrictions on cover?

- ! We will not cover the amount of the deductible
- ! We will not pay more than the amount insured specified on your policy schedule.
- ! We will not pay for any loss insured elsewhere, other than for amounts in excess of such other insurance.
- ! We will not follow that part of any terms, definitions, exclusion or conditions of your linked property policy where specifically stated in this policy

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Where am I covered?

Please check your policy schedule for:

- ✓ Territories in which legal action can be brought against you
- ✓ Jurisdictions in which your business activities are covered

What are my obligations?

- You must notify us of any actual or potential loss or damage as soon as is reasonably possible in accordance with the conditions detailed in the policy document.
- You must not incur any costs or expenses without our prior written agreement.
- You must maintain your linked property policies during the period of the policy.
- You must ensure any protection provided for the safety of the insured property is maintained in good order through the period of the policy.
- You must advise us of certain material changes to the information provided to us in connection with your application for this insurance, in accordance with the conditions detailed in the policy document.

When and how do I pay?

You must pay the premium no later than 60 days beyond the inception date stated on your policy schedule.

Speak with your insurance broker or advise on how to pay.

When does the cover start and end?

Your cover starts on the inception date stated on your policy schedule and ends on the expiry date stated on the policy schedule.

How do I cancel the contract?

You may cancel the contract at any time on request.