

**MARSH**

# Asia political violence and terrorism facility



Terrorism and political violence spans a broad spectrum of risk, from a single act of terrorism or active assailant events to the outbreak of war, from protesters on the streets to the overthrow of a government, from riots and looting to civil war. Damage can be limited in scale and specifically targeted or widespread, indiscriminate and catastrophic.

The rise in terrorism attacks, civil unrest and riots globally, notwithstanding losses arising from the recent armed conflicts, has increased the demand for standalone Terrorism and or Political Violence Insurance policies due to limited coverage available under property programs.

In Asia specifically, there has been an increasing number of terrorism attacks over the past decade namely in Thailand, Philippines and most recently Sri Lanka. Civil unrest, strikes and commotion in Hong Kong had financial implications for organisations and resulted in an increase in demand for this product to ensure protection of assets and business interruption.

Our terrorism and political violence facility enables speedier quotation, risk transfer solutions, and competitive premiums.

This regional contractual arrangement between various Marsh offices and market-leading insurers covers the following perils:

- Sabotage and/or terrorism
- Riots, strikes and/or civil commotion
- Malicious damage
- Insurrection, revolution or rebellion
- Mutiny and/or coup d'etat
- War and/or civil war and/or any hostile act by or against a belligerent power

Optional extensions available:

- Business interruption
- Delay in start-up
- Terrorism liability
- Active assailant

# Our Solution – Key Features

Limits of Liability:

**Sabotage & Terrorism:** Up to US\$ 500,000,000 each and every occurrence and in the aggregate.

**Strikes, Riots & Civil Commotion:** Up to US\$ 400,000,000 each and every occurrence and in the aggregate for new and renewal business.

**Political violence:** Up to US\$ 400,000,000 each and every occurrence and in the aggregate.

**Terrorism liability:** Up to US\$100,000,000 each and every occurrence and in the aggregate.

**Policy period:** Up to 24 months for operational risks (including war on land) without the need for a Break and Review clause, up to 60 months for all construction risks and perils.

**Automatic Total Sum Insured adjustment** up to 20%.

**Faster claims negotiations and settlement as the leader has full claims authority up to the limit of liability**

**Broad territorial scope for both terrorism and political violence (other than sanctioned territories)**

**Risk Consulting Services for gross written premiums exceeding US\$25,000:**

For gross written premiums exceeding US\$25,000, the Marsh Asia PVT Facility provides clients with Risk Consulting Services focused on risk and security assessments that gain insight on a company's risk exposure (subject to terms and conditions under the facility). Risk Consulting Services include risk scoring, geopolitical analysis, scenario analysis using AIR, security guidance, emergency procedures and crisis management, security vulnerability assessment, impact assessment and PML Study, as well as portfolio risk study to provide a better understanding of your risk exposures. Availability of these services is dependent on premium banding and risk profile.

The security used for this facility is Lloyd's and Company Markets , which have an A (excellent) rating from A.M. Best, A+ (strong) from Standard & Poor's, and AA- (very strong) from Fitch.

Lead markets	AM best rating	S&P rating
Talbot Risk Services Pte Ltd on behalf of Talbot Underwriting Ltd Syndicate 1183/AIG Asia Pacific Insurance Pte. Ltd. (for multinationals program)	A	AA-
Chubb Insurance Singapore Limited & Chubb Insurance Hong Kong Limited	A++	AA-
Liberty Specialty Markets Singapore Pte Limited & Liberty Specialty Market Hong Kong Limited	A	A
XL Insurance Company SE (Singapore Branch) & XL Insurance Company SE (Hong Kong Branch)	A+	AA-
Following markets		
Tokio Marine Kiln	A	AA-
Beazley Pte Limited underwriting on behalf of Beazley Syndicates 2623/623 at Lloyd's	A	A+
Chaucer Singapore Pte Ltd per Chaucer Syndicate 1084 at Lloyd's	A	A
MS Amlin Asia Pacific Pte Ltd for and on behalf of MS Amlin Syndicate 2001 at Lloyd's	A	AA-
Munich Re Syndicate Singapore Pte Limited	A	AA-
QBE Insurance (Singapore) Pte Ltd	NA	A

Here is a policy wording comparison of the Marsh Asia PVT Facility wordings versus standard market wordings, highlighting our availability of broader coverage:

Lead markets	Marsh Asia PVT Facility wordings	AFB	T4 amended	LMA 3092
Act of terrorism	Y	Y	Y	Y
Sabotage	Y	Y	Y	Y
Riots, strikes and/or civil commotion	Y*	Y	N	Y
Malicious damage	Y*	Y	N	Y
Insurrection, revolution or rebellion	Y*	Y	N	N
Mutiny and/or coup d'etat	Y*	Y	N	N
War and/or civil war	Y*	Y	N	N
Any hostile act by or against a belligerent power	Y*	N	N	N

Automatic inclusions				
Loss control (Damage to Insured Property directly caused by the actions of the government of the state (or its military authority) where the Insured Property is located, in suppressing, controlling or minimising the consequences of an Insured Event)	Y	N	N	N
Seepage & pollution (sudden & accidental)	Y	N	N	N
Demolition and increased cost of construction	Y	N	N	N
Incidental land transit	Y	N	N	N

Optional extensions				
Business interruption	Y	Y	Y	N
Rental income	Y	N	N	N
Increased costs of working	Y	Y	Y	N
Additional increase in cost of working	Y	N	N	N
Prevention of access	Y	N	N	N
Public utilities	Y	N	N	N
Interdependency	Y	N	N	N
Unnamed suppliers/customers' extension	Y	N	N	N
Active assailant	Y	N	N	N

Y\* = only included under Political Violence

**Disclaimer:** This review has contemplated coverage matter only and is for Marsh internal purposes only. This is not a legal review which we cannot provide. If doubt exists, the Insurers are the only ones who may exactly interpret their language with the Insured taking their own legal advice where clarity is needed.

# Contact Details

For further details on this facility or to obtain a quote, please contact your local Marsh office/representative.

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## About Marsh Risk

Marsh Risk is a business of [Marsh](#) (NYSE: MRS), a global leader in risk, reinsurance and capital, people and investments, and management consulting, advising clients in 130 countries. With annual revenue of \$27 billion and more than 95,000 colleagues, Marsh helps build the confidence to thrive through the power of perspective. For more information, visit [marsh.com](#), or follow us on [LinkedIn](#) and [X](#).

