



# Terrorism & sabotage

Product brochure  
United States

## Overview

Many traditional property insurance policies lack cover for the increasing risk posed by terrorism and sabotage. In response to this growing area of exposure, we've built a policy that combines broad cover, a simple application process and competitive pricing. Our terrorism and sabotage policy protects against political, religious and ideological acts, and includes cover for damage to premises, business interruption, prevention or restriction of access to your premises, interruption to utilities, and contingent loss of income. Coverage is available throughout the USA.



## About CFC

CFC is a specialist insurance provider and a pioneer in emerging risk. With a track record of disrupting inefficient insurance markets, CFC uses proprietary technology to deliver high-quality products to market faster than the competition while making it easier for brokers to do business. Our broad range of commercial insurance products are purpose-built for today's risks, and we aim to give our customers everything they need in one, easy-to-understand policy.

Headquartered in London, CFC serves more than 70,000 businesses in over 80 countries. Learn more at [cfcunderwriting.com](https://cfcunderwriting.com) and [LinkedIn](#).

## Contact



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## Coverage highlights

### A broad, standalone policy

Our product is designed to provide wide and inclusive cover for acts of terrorism and sabotage committed for political, religious, ideological or similar reasons. The policy covers individual, lone-wolf style attacks as well as those committed by groups.

### Cover where you need it

Our T&S product allows you to insure single or multiple locations under one policy, significantly reducing bureaucracy and paperwork and giving you peace of mind. You can include all buildings under a single declaration for total insured values up to \$10bn, providing a maximum limit up to \$200m.

### Nil deductible as standard

Unlike many standalone terrorism policies, our policy comes with a nil deductible as standard. This means that should the worst happen, you can rest assured that the entirety of the loss will be covered up to the policy limit.

### Bodily injury and property damage liability

If an act of terrorism or sabotage results in a compensation claims being made against you by a third party, our policy can cover all costs you are legally obliged to pay.

### Long-term view

An act of terrorism has immediate as well as long-term consequences, and our coverage includes damage to your premises as well as loss of income and extra expenses due to business interruption following the incident. The additional coverage for restriction of access to premises and utilities and contingent loss of income also provides extra peace of mind.

### Exceptional service levels

Our experienced team are able to quote and bind policies instantaneously utilising our real-time aggregation platform as long as we have all the information we need. Please submit a completed schedule of values in Excel form to [terrorism@cfcunderwriting.com](mailto:terrorism@cfcunderwriting.com).

## Appetite

### What we love

- Commercial property
- Offices
- Residential houses & blocks of flats
- Retail shops
- Hotels
- Schools & colleges
- Leisure & hospitality

### Limits and deductibles

Maximum limit	\$200,000,000
Maximum limit (with GL)	\$125,000,000
Utilities	\$2,500,000
Contingent business interruption	\$2,500,000
Minimum deductible	\$0

*Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy.*