

# Terrorism & Sabotage

## Summary of Cover



## Arch Terrorism and Sabotage Insurance - Policy Summary

This is a summary of the insurance provided by Your Terrorism and Sabotage Policy and does not contain the full terms and conditions; these can be found in the Policy document. Endorsements may change the scope of cover. It is important that You read the Policy documents carefully when You receive them.

### Insurance Provider

Your insurer will be Arch Insurance (UK) Limited.

Registered address: 4th Floor, 10 Fenchurch Avenue, London EC3M 5BN.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA Register Number 229887.

### Sections of Cover, Features and Exclusions

The insurance includes the sections, features and exclusions which are detailed in Your Policy documents. Excesses apply to some claims; the amount will vary depending on the section of the Policy applicable and the claim being made. Specified limits apply to some of the benefits provided, please refer to the Policy for full details.

### Type of Insurance

This Policy offers insurance to property owners, residents associations and businesses against the risks of loss due to Acts of Terrorism or Sabotage. It gives You the flexibility to select insurance to meet Your needs from the sections of cover offered.

### Policy Term and Premium Payment

The duration of the Policy is 12 months from the cover inception date, or as detailed in Your Policy Schedule. Your insurance agent will tell You how You can pay the premium.

### Where You can be covered

The Policy is available to property owners, residents associations and businesses in the UK, Channel Islands and Isle of Man and provides cover at the premises insured.

### Changes and cancellation

If You provide new information or request a change to the Policy, We will advise of any alterations We require to terms, conditions and premium. No changes will take effect until We confirm acceptance of them in writing.

You may cancel the Policy at any time during the Period of Insurance by sending written notification to Your insurance agent or to Us. We may cancel the policy, giving 30 days' notice, or immediately if the premium has not been paid or We suspect fraud or misrepresentation.

### Your obligations

Any protection provided and/or installed for the safety of the Property must be maintained in good order throughout the currency of this Policy and shall be in use at all relevant times.

### How to claim

Email full details including Your Policy number to:

[commercial.claims@archinsurance.com](mailto:commercial.claims@archinsurance.com)

or call: 0345 258 3880

### Do You need some additional support?

We are committed to ensuring that Our customers receive additional support and guidance when they need it. We understand that vulnerability can affect anyone, and that it may be temporary or permanent. We can provide support by adjusting Our communication methods and processes if You need Us to. We also have dedicated support resources that can help You. If there are specific circumstances or requirements that You think we should be aware of, such as health issues, financial hardship, bereavement, or anything else, please contact Your insurance agent or contact Us. You can find additional information here: [Vulnerable Customers - Arch Insurance](#)

## Property

This Section provides cover for Damage to Property Insured Caused By an Act of Terrorism or an Act of Sabotage occurring at the Premises during the Period of Insurance.

Day-one basis of settlement can be selected other than for Stock and Rent Payable.

Claims payments may be reduced if Sums Insured/Declared Values are insufficient to allow for full replacement of Property Insured ('average'). We will waive application of average to Buildings under specified conditions.

### Property: Exclusions - Please refer to Your Policy document

We shall not pay for:

- Consequential loss
- Animals or Plants
- Vehicles, caravans or trailers
- Railway locomotives or rolling stock
- Watercraft or aircraft
- Property in course of construction, or materials for use in the construction

### Property: Extensions

- Asbestos debris removal
- Capital additions
- Contract sale price
- Documents and books
- Drain clearance
- Emergency services
- Fire extinguishing expenses
- Looting
- Loss of metered utilities
- Moulds tools and dies
- Non-invalidation
- Other locations
- Pollution/contamination clean-up
- Rent payable
- Seasonal increase
- Temporary removal
- Undamaged Property
- Underground services

## Business Interruption

This Section provides cover for reduction in business income and/or increased running costs from interruption to the Business arising from an Act of Terrorism or an Act of Sabotage. You can select the basis of cover to apply.

Some Extension Events (if applicable) provide cover for Acts of Terrorism or Sabotage arising other than at Your Premises.

### Business Interruption: Extension Events

- Brand Rehabilitation
- Customers and Suppliers
- Telecommunications Supplier Premises
- Utility Supplier Premises
- Loss of Attraction
- Prevention of Access
- Property Away from the Premises
- Threat or Hoax

## Business Interruption: Basis of Settlement

The following bases are available:

- Gross Revenue
- Insurance Gross Profit
- Rent Receivable
- Rent Receivable including Alternative Residential Accommodation Expenses
- Increase in Cost of Working
- Additional Increase in Cost of Working

## Liability

This Section provides cover for Your legal liability for Injury and Damage to Property occurring during the Period of Insurance and Caused By an Act of Terrorism or an Act of Sabotage.

The maximum We shall pay for all claims occurring, including Costs and Expenses, is the Limit of Indemnity.

### Liability: Exclusions

- Contractual liability
- Injury to Employees
- Professional Advice and Services
- Products Supplied

## Nuclear, Chemical, Biological and Radiological (NCBR)

This Section is in two parts; NCBR: Property Damage, and NCBR: Business Interruption.

### NCBR: Property

#### NCBR Property Damage

We shall pay up to the Limit Payable shown in the Schedule for Damage to Property covered in the Property Section Caused By NCBR Terrorism and/or NCBR Sabotage.

#### NCBR Contamination

Following NCBR Property Damage, We shall pay for reasonable costs and expenses to remove, dispose of, treat, abate, contain or neutralise the Chemical Material, Biological or Biochemical Material, Radiological Material or Nuclear Material at the Premises, including associated monitoring and testing costs, to satisfy the minimum requirements of an NCBR order requiring You to decontaminate and/or clean up the Premises. The maximum time period We shall pay for NCBR decontamination shall be up to the lesser of:

- the length of time required by an NCBR order
- until expiration or termination of an NCBR order
- six calendar months the limit specified in the Schedule.

### NCBR: Property Exclusions

- Loss, Damage or expense to prevent NCBR Terrorism or NCBR Sabotage, unless taken by a government or military authority.

### **NCBR: Business Interruption**

We shall pay up to the Limit Payable shown in the Schedule for loss Caused By interruption of the Business which arises from:

- Damage to Property at the Premises covered in the Property Section of the Policy, Caused By NCBR Terrorism and/or NCBR Sabotage; or
- NCBR Contamination.

The same Basis of Settlement shall apply as in the Business Interruption Section.

### **NCBR: Business Interruption Exclusions**

There is no cover for Extension Events other than for Prevention of Access, or Threat or Hoax, if these are applicable in the Business Interruption Section.

### **NCBR: Business Interruption Basis of Settlement**

The Indemnity Period shall not exceed the lesser of:

- The Indemnity Period applicable in the Business Interruption Section; or
- Six months.

We shall not pay more than the Limit Payable shown in the Schedule for all NCBR Property and NCBR Business Interruption claims occurring during the Period of Insurance.

## **General Conditions**

### **Applicable to all sections unless stated otherwise.**

Below is a summary of the main General Conditions, please see the Policy for full details.

You must:

- Make a fair presentation to Us of the risk at the start, renewal or variation of the Policy;
- Tell Us immediately if any changes take place which may affect the Policy;
- Maintain Your Premises and Property;
- Take all reasonable steps to avoid Injury, Damage or any other claim;
- Comply with the terms and conditions of the Policy generally, and in each applicable section;
- Cooperate with Us in the event of a claim;
- Pay the premium; and
- Tell Us immediately if You are unable to comply with any term of the Policy.

### **Claims Conditions: Your Obligations**

- Tell Us as soon as reasonably practicable if You become aware of any facts or circumstances which may give rise to a claim against You;
- Tell Us and the Police as soon as reasonably practicable if You become aware of any Damage which You know or suspect is Caused By terrorism or sabotage;
- Tell Us as soon as reasonably practicable if any written or verbal claim is intimated or made against You;
- Notify Us with full details of any claim, in writing and at Your own expense, within 7 days of becoming aware of any Injury, Damage or loss which You know or suspect is covered by the Policy;
- Forward to Us unanswered any written communications which relate to claims or possible claims against You, including letters of claim, writs, summons or other legal proceedings;
- Provide all the assistance, co-operation, evidence and information which We reasonably require Connected With any claim;
- Take all reasonable action to prevent and minimise existing and future loss;
- You must not admit, deny, negotiate or settle any claim without Our prior written consent.

## General Exclusions

Applicable to all sections unless stated otherwise.

- Asbestos
- Chemical and biological emissions (not applicable to NCBR Section)
- Confiscation, seizure
- Cyber
- Excess (where applicable)
- Fines and penalties
- Land and land values
- Nuclear and radioactive risks (not applicable to NCBR Section)
- Other insurance
- Pollution
- Premium payment
- Prevention or control
- Silica
- War, Government action, riot, theft, strikes, vandals
- Weapons – atomic, chemical, biological, bio-chemical, fission, laser, radiological or weapons of mass destruction (other than as provided for in the NCBR Section)

## General Extensions

- Claims Preparation Costs (applicable to Property, Business Interruption and NCBR sections)
- Court Attendance costs

## Enquiries and Complaints

Our aim is to ensure that all aspects of Your insurance are dealt with promptly, efficiently and fairly. We are committed to providing the highest standard of service at all times.

If You have an enquiry about Your Policy, please contact Your insurance agent.

If You have cause to make a complaint, You can do so at any time by following the steps outlined below.

### How to make a complaint

You can contact Us at:

Email: [complaints@archinsurance.com](mailto:complaints@archinsurance.com)

Tel: 0333 207 2268

Post: Complaints Manager  
Arch Insurance (UK) Limited  
4th Floor  
10 Fenchurch Avenue  
London EC3M 5BN

Web: <https://insurance.archgroup.com/divisions/international/consumer-complaint>

### If We have not resolved Your complaint

If We do not succeed in resolving Your complaint, or if You have not received a final response within 8 weeks of the complaint being made, You may have the right to refer Your complaint to the Financial Ombudsman Service (FOS).

You must do this within six months of receiving Our final response letter.

You can contact the FOS at:

Tel: 0800 023 4567 (calls to this number are free from “fixed lines” in the UK)

Or

0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK)

Post: The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Web: [www.financial-ombudsman.org.uk/make-complaint](http://www.financial-ombudsman.org.uk/make-complaint)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

Following this procedure does not affect Your right to take legal action.

## Financial Services Compensation Scheme

Arch Insurance (UK) Limited is covered by the Financial Services Compensation Scheme (FSCS).

If We are unable to meet Our obligations, You may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk)



**Arch UK Regional Division**

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