



Liberty
Specialty Markets

WAR & TERRORISM // MALICIOUS ASSAILANT //
PRODUCT PROFILE // AUSTRALIA

Attacks perpetrated by “lone wolf” assailants have increased

Companies may be directly impacted or be in the immediate vicinity. Regardless, business interruption losses and liabilities can occur and crisis management may be required. These exposures are not covered by standard terrorism insurance and may not be adequately met by property insurance.





Transfer the risk imposed by malicious assailants

The Liberty Specialty Markets (Liberty) War and Terrorism team has partnered with Talbot to create coverage to bridge the gap.

Our offering helps companies transfer the risk imposed by malicious assailants, with broad coverage unrestricted by governmental terrorism definitions. We also provide response services to help minimise the impact of an incident.

Coverage

- ▶ Intentional attack with a hand-held or worn weapon (vehicle, explosive device, gun, knife, etc.) by an individual or group
- ▶ Direct physical loss or damage and bodily injury or death
- ▶ Non-damage business interruption, including denial of access during an event
- ▶ Damage caused by relevant authorities
- ▶ Liability
- ▶ Extra expenses, including but not limited to: public relations, counselling/psychiatric care, medical treatments, funerals, relocations, job retraining and more

Crisis response

- ▶ 24/7 incident response service through Security Exchange Ltd, includes coordination with emergency services, media relations, family liaison and more.

Policy period

- ▶ Flexible

Capacity

- ▶ A\$50m

Preferred industries

We serve a wide range of clients across Asia Pacific, especially those that face increased risk in serving the public including:

- ▶ Academic institutions
- ▶ Hospitality
- ▶ Municipalities
- ▶ Healthcare
- ▶ Retailers
- ▶ Public transport

About Us

Liberty and Talbot have joined together to offer a Malicious Assailant product in Australia. The product utilises the global Talbot wording, and is underwritten in Australia by Liberty.





Liberty
Specialty Markets

About Liberty

Liberty Specialty Markets offers a breadth of world-class insurance and reinsurance services to brokers and insured clients. We bring value and solutions to more than 20,000 of Asia Pacific's most significant business and government organisations – helping protect what they earn, build and own.

We're part of the global Liberty Mutual Group, a Fortune 100 company that's been in business since 1912 with a Standard and Poor's 'A' (strong) rating.

About Talbot

Talbot is the global brand used by Talbot Underwriting Ltd companies, which operate within the Lloyd's insurance market through Syndicate 1183. Talbot focuses on underwriting a number of specialty classes including marine, marine liabilities, transport, energy, terrorism, political risk, crisis management, kidnap & ransom, contingency, financial lines, property and treaty reinsurance.

Contact us

If you would like further information on our Malicious Assailant product please contact:

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