

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

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## 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.





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## Transfer the risk imposed by malicious assailants

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.

Liberty Specialty Markets (Liberty) is a long-term market leader in War & Terrorism insurance across a broad spectrum of industries.

We work closely with brokers and clients to assess their particular risk and to put in place the appropriate level of protection for their operations.

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## 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 including 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



## Global reach. Financial strength. Local authority.

Distinct, complex and constantly evolving – every business is as unique as their insurance needs. To confidently progress in the face of risk and uncertainty requires a level of security you can only achieve through working with specialists.

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 25,000 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.

## Contact us

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

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