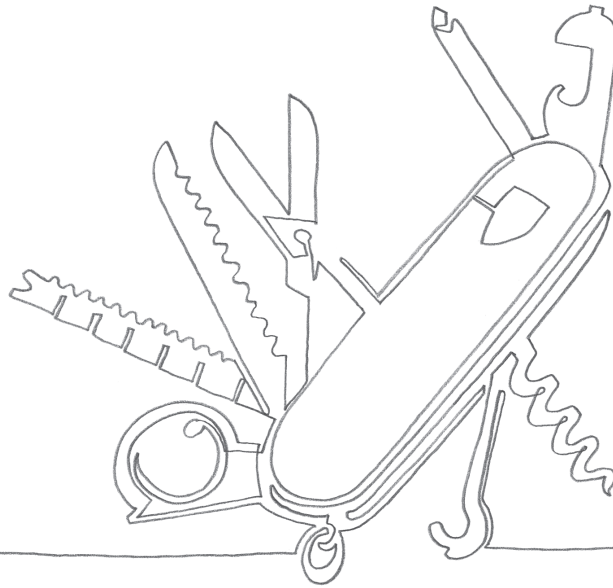


Beazley

Loss of Attraction

Protecting business from loss of income
in the event of a terrorist attack.



Beazley Loss of Attraction

Although the consequences to life and property of a terrorist event can be devastating, thankfully it is still unlikely that a business will be the direct target of such terrible acts. And if they are then traditional terrorism insurance covers can provide financial protection.

However, a more likely scenario, not typically covered by traditional policies, is that a terrorist event at a different location results in a “knock-on” impact on the level of trade for a business.

Take for instance a scenario where there is a terrorist incident at an airport serving a holiday resort which results in physical harm to people or damage to property. Although not directly affected by the attack, this could result in a hotel in the resort having a significant reduction in income as customers are either prevented from staying or choose to cancel their holiday. The consequences of such an unexpected loss of revenue can be catastrophic and could even result in the business not being able to survive.

Beazley's Loss of Attraction cover is designed to protect a business's income as a result of such events.

A flexible and tailored protection

To ensure that clients receive a policy specific to their needs, Beazley's underwriters work closely with brokers and insureds to tailor cover to their individual requirements. For instance:

- The cover can be set to respond to events that occur in a specified radius of the business or agreed locations.
- Bespoke level of profit reduction, as a consequence of an insured event, that triggers a claim.
- The agreed level of losses can be covered for up to twelve months or, if sooner, until profit levels return to the trigger level.
- The option to include cover in the event of a “government lockdown” resulting from a terrorist act.

Target market

A range of businesses concerned about a loss of income resulting from a terrorist incident can benefit from Beazley's Loss of Attraction cover including:

- Hotels
- Restaurants, cafes and bars
- Retailers
- Tourist attractions.

Territories

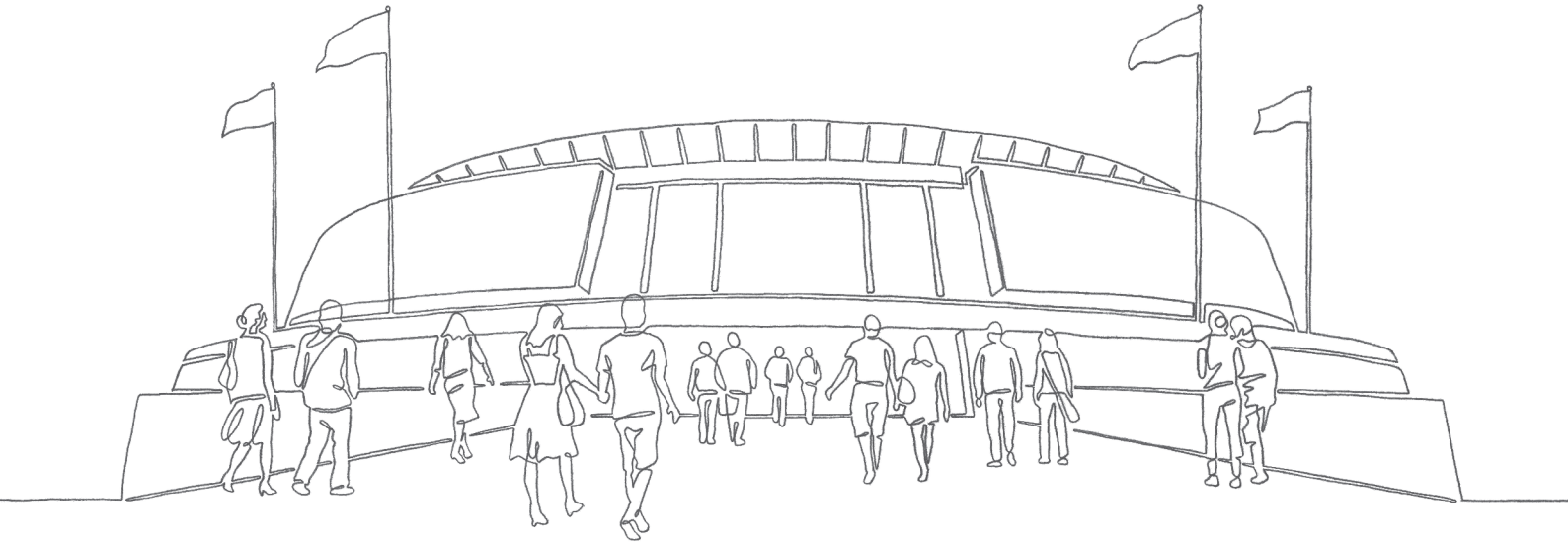
Worldwide

Limits

Up to USD 20,000,000

Contact

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Beazley Loss of Attraction

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The descriptions contained in this factsheet are for preliminary informational purposes only. Coverages are underwritten by Beazley syndicates at Lloyd's and will vary depending on individual country law requirements and may be unavailable in some countries.

The exact coverage afforded by the products described in this factsheet are subject to and governed by the terms and conditions of each policy issued. The publication and delivery of the information contained herein is not intended as a solicitation for the purchase of insurance on any US risk.

Coverages are available in the US only on a surplus lines basis through licensed surplus lines brokers.

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Beazley Solutions Limited is an appointed representative of Beazley Furlonge Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the UK (ref 204896) in its capacity as insurer. Beazley Solutions Limited conducts activities in France under the freedom to provide services.

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