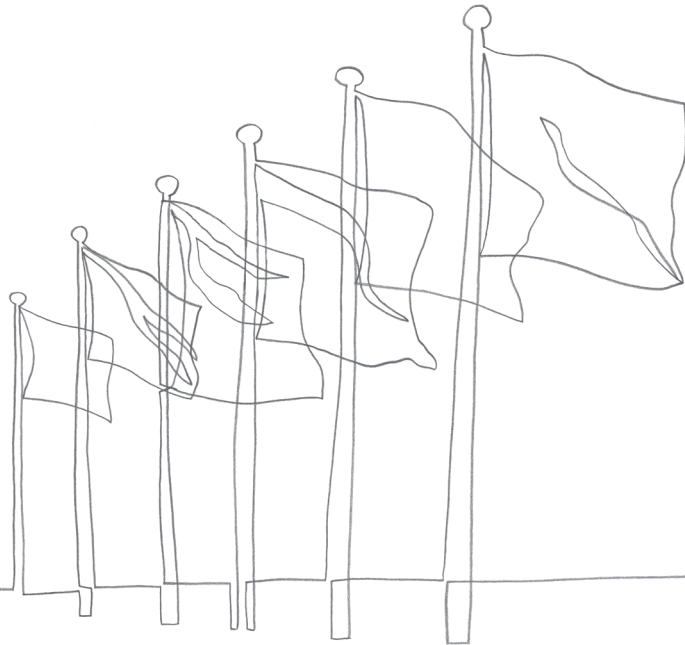


Beazley

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

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