

# Policy Product Summary

## Insurer:

**100% Lloyds of London led by Brit Syndicates 2987**

## Cover Features & Benefits:

This insurance provides cover for buildings and contents against physical loss or physical damage caused by an Act of Terrorism or Sabotage as a follow form of the Associated Building Policy. This will be subject to exclusions and limits detailed within the policy wording.

### Act of terrorism:

Act of terrorism means an act or series of acts, involving the use of force or violence, of any person or group of persons, whether acting alone or on behalf of or in connection with any organisation, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

For the avoidance of doubt an 'act of terrorism' shall include an act of sabotage.

### Act of sabotage:

Act of sabotage means a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

### Damage:

Damage means physical loss, destruction or physical damage. For the purpose of any chemical, biological, radiological and nuclear extension herein the definition of damage shall be amended to mean physical loss, contamination and cost of clean-up.

## Significant Exclusions and Limitations:

The following covers are in place but certain limits and exclusions apply which override the Associated policy. Please see policy wording for full details.

These include but are not limited to

- (i) Seepage / contamination / pollution / Clean Up
- (ii) Denial of Access including civil or military order.
- (iii) Utilities
- (iv) Chemical, Biological, Radiological and Nuclear

### Excess:

For all claims in respect of one occurrence, which shall be adjusted in accordance with the terms, exclusions and conditions of this Policy, the Insurers will not be liable for the Amount of the Excess stated within the Policy.