Tailored Terrorism Coverage

Using AEGIS Shield Wording

POLICY COVERAGE:

- Competitive and tailored Terrorism coverage readily available for your client using the AEGIS Shield* wording.
- Limits available up to $250,000,000 for Property Damage and Business Interruption.
- $500,000 Active Assailant sublimit covered as standard.
- Sabotage covered as standard.
- Threat and Hoax sublimit covered as standard.
- Bespoke Terrorism Liability and Denial of Access non-property damage coverages available.
- $0 deductibles available.
- Full tailored coverage for unique risks available upon request.

"UIB understands that every exposure is unique, so clients need insurance advisers who listen and quickly understand the crux of the challenges faced."

WHY AEGIS SHIELD IS BETTER SUITED FOR YOUR CLIENTS:

- Since 9/11, an event on U.S. soil has never been certified as an act of Terrorism and therefore TRIA remains untested for its loss payment. AEGIS Shield coverage offers a broad and tested definition of terrorism that has paid multiple claims across the globe.
- TRIA sets a high bar for claims to be made: large financial policy triggers, deductible that have increased year on year since 2016* and federal certification. Conversely, AEGIS Shield addresses each claim individually, directly and promtly.
- AEGIS Shield can offer 24 month policies.
- Put simply, TRIA is a back-stop solution for the insurance industry, while AEGIS Shield is a solution for your clients.

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*AEGIS London is the brand name of AEGIS Managing Agency Ltd (AMAL) and the OPAL system is a service provided by AMAL. AMAL acts a as the Lloyd's Managing agent for AEGIS Syndicate 1225 which is the leading Lloyd's Syndicate of the AEGIS OPAL Terror Consortium 9348 at Lloyd's. AMAL is authorised by the Prudential Regultaion Authority (PRA) and regulated by the PRA and the Financial Conduct Authority (FCA). the PRA and the FCA are the regulatory bodies for the United Kingdon financial services.

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A Modern Way to Access the World's Oldest Insurance Market.

Quite simply, AEGIS London's OPAL system provides quotes and policy documentation in a fraction of the time it normally takes, making a broker's life easier and a client's experience better. The system can be white-labelled so that policy documentation is delivered with a brand or logo.

What sits behind is AEGIS London's promise to deliver excellent service backed up by our dedicated claims team, deemed "outstanding" by one of the Lloyd's market's leading claims surveys.

Those who use OPAL find that it saves them time, helps grow business and gives customers products they want. OPAL truly does what it says it will - deliver great customer service, providing pricing and complete policy documentation with minimum hassle.

OPAL naturally lends itself to handling smaller business, which can be burdensome to handle in traditional ways. Suddenly it makes business which previoulsy an MGA, Coverholder or Broker might not seek to handle, become increasingly attractve. So why not use OPAL to win new clients, grow your business and ease your administrative burdens all at the same time?

Table of Comparison	AEGIS Shield	TRIA
Trigger Definition	Tried and Tested	Never Triggered
Custom Deductible	Covered	Matched Property Policy
Active Assailant Included as Standard	Covered	Not Covered
Affirmative Denial of Access Coverage	Optional extra	Property Policy Dependent
Terrorism Liability	Custom Sublimit	Seperate Policy Required
Sabotage	Covered	Not Covered
Threat or Hoax	Covered	Not Covered
Policy Length	Up to 24 months	Matches Property Policy
First Loss limit	Available	Not Available

UIB

List of US Incidents Since 9/11

TRIA and AEGIS Shield, Different Responses to the Same Event.

The 9/11 Terrorist attachs saw $27.125b of insured property losses (Statistica Research Department).
In 2002 TRIA was introduced by President George W Bush.

2008 — TIMES SQUARE BOMBING

Small bomb placed in front of a US Armed Forces recruiting station. No injuries and little property damage.

TRIA did not pay out because less than $5m of property damage was caused. AEGIS Shield does not require a monetary amount of damage to trigger and respond to threats & hoaxes as well as covering evacuation expenses.

2010 — FAILED TIMES SQUARE CAR BOMBING

No incident took place and no damage occured. TRIA does not cover threat, hoax or evcuation expenses unlike AEGIS Shield.

2013 — BOSTON MARATHON

TRIA did not pay out due to insured losses falling below the $5m requirement and this was not a certified act of terrorism by the US Government.

AEGIS Shield can include terrorism liabilty for similar incidence where there may be third party claims for bodily injury or property damage, as well as covering up to $250,000 for contingent business interuption.

2016 — ORLANDO NIGHTCLUB SHOOTING

Was not certified as an act of terrorism despite being deemed an act of terrorism by FBI investigators, therefore TRIA was not triggered.

AEGIS Shield has a clear definition of terrorism and includes $1m sublimit for Active Assailant events.

2019 — EL PASO WALMART SHOOTING

Certified as an act of terrorism by the US Government but insufficient property damage to trigger TRIA.

AEGIS Shield does not require a monetary amount of damage to trigger. The Active Assailant sublimit would also have been triggered by this incident.

2020 — NASHVILLE BOMBING

Motivation unkown but not yet certified. Will take many months for any type of government certification, if any.

This incident would have triggered the threat/hoax sub-limit available with AEGIS Shield, even whilst the motivation of the attack was unclear.