



Terrorism extension

Policy summary

Policy wording ref: WD-PROF-UK-TER(1) 16550 10/16

Key benefits: what risks are you protected against?

Terrorism insurance protects you when any of your property which is insured under a property section of your Hiscox policy is damaged by a terrorist act. We will pay you for damage occurring during the period of insurance, up to the amounts shown in the policy schedule.

We will pay to repair or replace items following damage provided that:

- the property is located in England, Wales or Scotland;
- the terrorist act has been certified as such by Her Majesty's Government or Her Majesty's Treasury.

If you have also purchased cover under the Business interruption section of your Hiscox policy, we will also pay for your financial losses resulting from an interruption to your business due to damage to your property by a terrorist act.

Significant or unusual exclusions and limitations:

We will not make any payment unless you maintain cover for terrorist acts on all property within England, Wales and Scotland which is owned by you, including any property which is not insured by Hiscox.

We will not pay for:

- damage caused by war, riot or civil commotion;
- damage to any property which is covered by any form of transit, marine or aviation insurance policy, however this does not include any transit cover provided under any property section of your Hiscox policy.

Please read the policy for details of terms in full.