

TERRORISM LIABILITY, PROPERTY & BUSINESS INTERRUPTION

INCLUDING ACTIVE SHOOTER & VEHICULAR ATTACK COVERAGE



After the 9/11 attacks, almost all insurance policies exclude terrorism from coverage. Till today, this is still the case and with the rise in terror acts around the world, such incidents can leave insureds vulnerable without coverage. Terrorism is real and comes in many forms, from bombings in the Boston Marathon, to active shootings in San Bernardino, to vehicular attacks in London and Nice.

Besides damage to property, there may also be loss of income from an incident that causes little or no property damage, which is not covered by a standard insurance policy. An example would be a terrorist attack at or near a coffee shop resulting in people not going back there for some time causing loss of business income.

At Cansure, we recognize that insureds might be vulnerable without proper coverage and we have developed a comprehensive yet affordable terrorism property and business interruption coverage that can be easily added to any Cansure policy.

Building owners or businesses may also be held responsible for losses or injuries to their customers because they failed to provide reasonable protection against terrorist attacks, hence the need for Liability Terrorism.

Premiums start at only \$150 for \$500,000 Property and Business Interruption coverage with higher increased limits options available on qualified risks; and at \$100 for \$250,000 Liability limit with higher limit options available on qualified risks.

For a detailed quote, please contact:
info@cansure.com

KEY FEATURES

Simple and Innovative Wording: Our terrorism coverage seamlessly integrates with our existing property policy coverage by providing coverage on a separate section of the same policy. It does this by simply deleting the existing terrorism exclusion on the regular property section of the policy and providing a sub-limit and enhanced additional coverage on a difference in condition (DIC) basis. This makes our coverage form simple and easy with no gaps.

Business Interruption Coverage: Our terrorism coverage includes loss of income as long as you have purchased a form of business interruption coverage under the property section.

Active Shooter and Vehicular Attack Coverage: This provides property and business interruption coverage for attacks by an individual or group of individuals actively engaged in killing or attempting to injure, kill or incapacitate people using firearms or vehicles as deadly weapons at or near the insured's premises. This coverage is automatically included and provides 180 days of business interruption coverage.

Loss of Attraction: Provides business interruption coverage for loss of attraction from an Active Shooter or Vehicular attack up to one kilometre away.

No damage to insured property is required to trigger coverage. Coverage is provided whether the active shooting or vehicular attack is ideologically motivated by terrorism or not.

Crisis Management and Counselling Services: Coverage is extended to provide the cost of crisis management and counselling services from a covered terror attack or active shooting or vehicular attack.

Temporary Security Measures: Coverage is extended to provide the cost of temporary security measures necessitated by a covered terror attack or active shooting or vehicular attack.

Service | Speed | Expertise

YOU CAN BE SURE

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