



GENERAL AND EMPLOYERS LIABILITY

Naturally, the Terrorists are not available to answer for their actions in a court of law and mitigate the impact of their activities through compensation.

Our litigious era increasingly seeks redress against the very objects of an attack. Such class actions may inadvertently complete the terrorists' objective, delivering reputational and financial ruin.

The failure of Pan Am post-Lockerbie exemplifies this scenario.

Most general and employers liability policies exclude Terrorism, or have an inadequate sub-limit.

By contrast, the Willis General & Employers Liability Terrorism policy is explicit, offering cover on a 'claims made' basis, providing protection for the Client against claims made by a third party, including defence costs.

"WILLIS OFFERS EXPERT ADVICE SO THAT YOUR ORGANIZATION IS AS PREPARED AS POSSIBLE TO RESPOND FLUENTLY IN THE EVENT OF AN ATTACK."

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TERRORISM AND POLITICAL VIOLENCE

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FROM LOCAL TO GLOBAL

The impact of the second plane on September 11, 2001 marked a transformation in Terrorism from a mostly localised activity to something that affects us all, wherever we are, whatever we may be doing.

NO MORE 'SOFT' TARGETS

By its very nature the threat posed by a terrorist attack provokes uncertainty and fear. **You** don't have to be a target at all.

The consequences of being in the vicinity of an attack – physically or virtually – can lead to catastrophic fall-out. This may not only be in the direct form of Physical Damage and Business Interruption loss but also indirectly via Denial of Access, Supply Chain Disruption, Loss of Attraction and Reputational Damage, for example.

Mindful of the above, more and more companies and organizations are, as a matter of good Risk Management practice, purchasing Terrorism insurance. As the threat becomes more sophisticated, so the onus is increasingly on us – the professional managers of risk – to anticipate and innovate.

Willis has led the way in the development of the response to Terrorism, offering much more to organizations and stakeholders than transfer of risk. Working with specialised markets and experts in the field we can offer advice, support and protection against the unthinkable.

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RISK MEASUREMENT

Willis Engineers have created exposure models for Terrorism scenarios. This enables us to calculate Estimated Maximum Loss exposures according to differing scenarios: accordingly the most appropriate Loss Limit and Retention combination can be calibrated.

Willis can help our clients in systematic and focused preparation for the before, during and after phases of an attack, long- and short-term. Through our Security Consulting Division we deliver advice on bomb/IED prevention techniques and employee hazard awareness training. This is in addition to our role as consultants in Business Continuity Planning and Crisis Management.

INTELLIGENCE

The combination of our global network of local offices with our specialized Terrorism team means we can monitor and analyze developments in the sector in real time. This allows us to advise clients immediately on the maximum coverage per risk, aggregate and deductible positions, and market sentiment by territory and class.

RISK MANAGEMENT AND RISK MITIGATION

Willis provides a full range of Risk Management and Mitigation tools for our clients, designed to reduce exposure to direct and/or indirect attack. We offer expert advice so that your organization is as prepared as possible to respond fluently in the event of an incident.

THROUGH OUR SECURITY CONSULTING DIVISION WE DELIVER ADVICE ON BOMB / IMPROVISED EXPLOSIVE DEVICE (IED) PREVENTION TECHNIQUES AND EMPLOYEE HAZARD AWARENESS TRAINING.



RISK TRANSFER

PROPERTY DAMAGE AND BUSINESS INTERRUPTION

Willis offers a wide range of Terrorism and Political Violence insurance products. Each contract is tailored to the specific risk profile of our Client, whether a small company with a single country direct exposure or a multinational operating across the globe.

The basic range of offerings includes:

- Terrorism
- Sabotage
- Strikes, Riots & Civil Commotion
- Mutiny
- Insurrection
- Rebellion
- Coup d'état
- War / Civil War

Our specialist Risk Engineering team can perform a forensic examination of our Client's needs – and design and implement a precise response.

In addition, stand-alone policies are available for Nuclear, Chemical, Biological and Radiological Terrorism risks. We also offer multi-year options – particularly useful to the Construction sector, including coverage for Delay in Start Up and Loss of Rental Income.

Our wordings experts can assist in drafting policy wordings that seamlessly link specialist Business Interruption/Gross Earnings policy contracts.

Willis has created two Limited Binding Authorities currently with limits of up to USD150 million and placed 100% at Lloyd's. This is a worldwide cover, except for sanctioned countries. With the delegated authority of such a facility come many advantages. These include:

- Competitive terms and conditions for the Client
- Rapid response and turnaround times to Insureds
- Improved wording – many exclusions deleted (e.g. Vacant Property Exclusion)
- Enhanced pre- and post-service flowing from Willis' management of the facility
- Better information for clients – monthly bulletins issued to participating parties.

“YOU DON'T HAVE TO BE A TARGET AT ALL...”