

## Fiducia

Fiducia is a new company with innovative products and services backed 100% by leading Lloyd's syndicates. Our personnel are focussed, empowered and experienced. Giving good quality and prompt service is at the heart of our business. We are accessible and available for you and your client's. In partnership with you we want to assist you to retain and secure long term business.

## The Policy

Material damage and business interruption insurance policies exclude Terrorism and the standard Pool Re terrorism arrangement has limitations. Fiducia offer a unique Terrorism & Sabotage insurance solution for all types of businesses as well as commercial and residential property owners. A broader and more flexible range of cover than the standard Pool Re scheme.

## Business Owners

**(no requirement for Physical Damage to Insured Assets)**

Your client does not have to be the target of an act of Terrorism to suffer a financial loss to their business.

Most **businesses** located near to an act of Terrorism do not suffer Property Damage but can incur significant financial loss due to Loss of Attraction and Denial of Access. Our market leading wording for UK regional brokers offers **Business Interruption** cover as a result of :

1. **Loss of Attraction** where your client suffers an interruption or interference with their business following Terrorism or Sabotage at a nearby train, tram, tube or bus station, shopping centre, hotel, sport or entertainment venue, place of worship, office complex, historic building.
2. **Denial of Access** to Insured Property even where there is no physical damage to Insured Assets.

The businesses operated by your clients can be varied and include restaurant, hotel, retail, manufacturer, distributor, wholesaler, logistics and more.

## Places of Worship

**(inc Mosques), Museums, Art Galleries**

Our product is available for ALL places of worship including mosques, religious centres as well as museums and art galleries.

## Blast Zone Exposure Management

Our unique market leading risk management analysis software. The largest single location often isn't the largest accumulation of exposure a client has within a 200 metre blast zone where they can suffer both physical damage and business interruption that reaches far beyond a top single location value. We can analyse the Insured Assets and assist your client in selecting a level of cover to match their accumulation of exposure, eliminating under and over insurance.

## Property Owners

Our product is also aimed at owners of investment property, **commercial and residential** property landlords including student accommodation. Cover can encompass Loss or Rent and for **residential** client's we can offer additional costs incurred for **Alternative Residential Accommodation**.

## Potential Premium Savings

Your client can choose which properties to insure and/or select a floating first loss sum insured to better reflect their requirements. This can have substantial premium savings compared to the Pool Re scheme.

## Typical Information Required

Total Insured Value per location, full address and information on any losses, threats or incidents.

**Policy Benefits** *{this is a summary only, please see actual policy for specific cover, conditions and limitations}*

- Up to £150m any one occurrence (higher limit available upon request)
- Physical Damage to Insured Assets
- Business Interruption and extra expense following property damage
- Business Interruption following Denial of Access
- Business Interruption following Loss of Attraction
- Business Interruption following a **Threat** of Terrorism or Sabotage
- Business Interruption due to damage affecting the supply of gas, electricity, water, telecommunications or internet
- Alternative accommodation and loss of rent
- Fire Brigade, Police, Emergency services expenses
- Demolition and Increased Cost of Construction
- Clean Up Costs (Seepage &/or Pollution &/or Contamination)
- Landscape, Trees, Roadways & Pavements
- Brand Rehabilitation
- Contingent Financial Loss (named direct customers and suppliers)

Coverholder at **LLOYD'S**

Covered. In Every Way

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