

angel

good for business

stand alone terrorism insurance



Angel offers an innovative way of covering its insureds' property against acts of terrorism whether their mortgage lender requires them to have the cover or they are just seeking peace of mind. Angel can provide terrorism insurance for commercial and/or residential property or property portfolios, high net worth, construction risks and contract works and can provide cover within the United Kingdom, Channel Islands, Isle of Man and Northern Ireland.

One of the main benefits of using Angel is flexibility. Flexibility on premiums, commissions, the period to be Insured as well as the ability to select which properties are to be covered. From February 2021 Angel can also now write up to an increased limit of £250,000,000 per location.

cover (*enhanced cover)

- Material Damage, Contents, Business Interruption, Loss of Rent, Alternative Accommodation, Increased Cost of Working from Verified Threats or Acts of Terrorism or Sabotage.
 - *Acts of Terrorism or Sabotage do not require H. M. Treasury certification to trigger cover allowing Angel to respond quickly and efficiently.
 - *Where Denial of Access has been imposed by a civil or military authority following an act of terror cover is automatically extended to include it regardless of whether or not it has been added on the associated property policy.
 - * Ideological cover is included.
 - * Threat cover included.

Our underwriting team are always available to discuss your specific needs or to tailor a policy to your requirements.

basis

- Full property schedule value; or
- First loss limit or
- Sum insured defined by the insured

limits

- Up to £32,500,000 any one location via QuickQuote
- Up to £250,000,000 any one location available upon referral

schedules

Unlimited schedule values in zones B, C and D

excess

- PD Nil as standard

geographic locations

Zones B, C and D online, Zone A available upon referral

optional covers

- Liability £1m
- Group PA £100,000

commission

Up to 27½%, automatic net equivalent available

Contact us

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type

Material damage and liability arising from acts of terrorism or sabotage and including verified threats

basis

Damage from losses occurring – meaning the insurance only responds to occurrences during the period of insurance

definition of terrorism

Acts of terrorism or sabotage including verified threats made by any person or groups involving the use of force or violence for political, religious or ideological purposes including the intention to influence any government and/or to put the public or any section of the public in fear (see policy wording for full definition)

extensions - auto acquisition

New property acquired during the period of insurance provided the declared values do not increase by more than 50% and the limit does not increase by more than 50% or £2,500,000 whichever is the lesser

extensions - day one uplift

Up to 135% of applicable limit – higher upon referral

conditions

- Policy is subject to the same warranties, terms and conditions, definitions, clauses and exclusions as the associated policy(ies)
- Policy will only respond if the associated policy specified in the schedule is maintained in full effect for the duration of the period of insurance

significant exclusions

- Nuclear, chemical, biological or radioactive contamination
- Asbestos
- Confiscation
- Emotional distress unless as a consequence of physical injury
- Information technology
- Nuclear installation
- Pollution unless from an act of terrorism or an act of sabotage
- Strikes, riots or civil commotion unless caused by an act of terrorism
- War

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