

## Terrorism Section

### Definitions

#### Act of Terrorism

Acts of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of Her Majesty's government in the United Kingdom or any other government de jure or de facto.

#### Event

All individual losses arising in respect of a continuous period of 72 hours of which the proximate cause is the same **Act of Terrorism**. The date and time that any such period of 72 hours shall commence shall be set by the Insurer.

#### Territorial Limits

England and Wales and Scotland but not the territorial seas adjacent thereto as defined by the Territorial Seas Act 1987.

Note 1. This shall include the Channel Tunnel up to the frontier with the Republic of France, as set out by the Treaty of Canterbury.

Note 2. For the avoidance of doubt, this excludes Northern Ireland, the Isle of Man and the Channel Islands.

#### General Cover Policy

a. This Policy

or

b. where the Cover by this Policy is limited to the **Terrorism Insurance Section** only, the policy or policies specified in the **Terrorism Section** of the **Schedule** to this Policy.

#### Property Insured

Property as detailed in the **Schedule** to any **General Cover Policy** but excluding

1. property insured under a
  - a. Marine, Aviation or Transit policy
  - b. Motor Insurance policy (other than Motor Trade policy)
  - c. Road Risks Section of a Motor Trade policy
  - d. reinsurance policy or agreementwhether such policy or agreement includes cover for an Act of Terrorism or not
2. any land or building which is insured in the name of an individual and is occupied by that individual for residential purposes, unless
  - a. insured under the same policy as the remainder of the building which is not a private residence
  - b. the building is a block of flats
3. any **Nuclear Installation** or **Nuclear Reactor**.

#### Damage

Loss or destruction of or damage to **Property Insured**.

#### Consequential Loss

Loss resulting from interruption of or interference with the **Business** carried on by the **Insured** at the **Premises** in consequence of loss or destruction of or damage to property used by the **Insured** at the **Premises** for the purpose of the **Business**.

### **Nuclear Installation**

Any installation of such class or description as may be prescribed by regulations made by the relevant Secretary of State from time to time by statutory instrument, being an installation designed for or adapted for

1. the production or use of atomic energy
2. the carrying out of any process which is preparatory or ancillary to the production or use of atomic energy and which involves or is capable of causing the emission of ionising radiations
3. the storage, processing or disposal of nuclear fuel or of bulk quantities of other radioactive matter, being matter which has been produced or irradiated in the course of the production or use of nuclear fuel.

### **Nuclear Reactor**

Any plant (including any machinery, equipment or appliance, whether affixed to land or not) designed or adapted for the production of atomic energy by a fission process in which a controlled chain reaction can be maintained without an additional source of neutrons.

### **Virus or Similar Mechanism**

Program code, programming instruction or any set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programs, data files or operations, whether involving self-replication or not. The definition of Virus or Similar Mechanism includes but is not limited to trojan horses, worms and logic bombs.

### **Hacking**

Unauthorised access to any computer or other equipment or component or system or item which processes, stores, transmits or retrieves data, whether the property of the Insured or not.

### **Denial of Service Attack**

Any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability of networks, network services, network connectivity or information systems. Denial of Service Attacks include, but are not limited to, the generation of excess traffic into network addresses, the exploitation of system or network weaknesses, and the generation of excess or non-genuine traffic between and amongst networks.

## Cover

The Insurer will pay the Insured for

- a. **Damage, or**
  - b. **Consequential Loss**
- occasioned by or happening through or in consequence of an Act of Terrorism within the Territorial Limits

Provided always that the insurance by this Section

- a. is not subject to the General Exclusions of the **General Cover Policy**
- b. is subject otherwise to all the terms and conditions of the **General Cover Policy** except where expressly varied within this **Section**
- c. is subject to a maximum **Period of Insurance** of 12 months from the Effective Date or any subsequent **Renewal Date** of this **Policy**

Any subsequent period of cover of 12 months, or part thereof, provided by this **Section** is deemed to constitute a separate **Period of Insurance**, provided that

- i. no subsequent **Period of Insurance** by this **Section** shall extend beyond the next **Renewal Date** of this **Policy**
  - ii. the renewal premium due in respect of this **Section** has been received by the **Insurer**
- d. is not subject to any Long Term Undertaking applying to the **General Cover Policy**.

## Basis of Settlement

As described in and subject to the terms, definitions, provisions, exclusions and conditions of any **General Cover Policy** in respect of **Damage** or **Consequential Loss**.

The most the **Insurer** will pay for any one **Event** is

- a. the **Total Sum Insured**, or
  - b. for each item its individual **Sum Insured**, or
  - c. any other limit of liability
- in the **General Cover Policy**, whichever is the less.