

### Terrorism is one of the most serious threats to peace and security for our society.

Besides being a painful and abominable act for all involved, the economic consequences of terrorism are enormous. They are not only measured by material and tangible losses, but also by the uncertainty in the community after each event. That can result in the slow down and paralysis of a once prosperous and stable economy.

The damages from terrorist attacks are so large that they can be comparable to natural disasters. Predicting where the next terrorist attack will take place falls under the capabilities of any assessment and risk mitigation model. It is a challenge that the community and businesses constantly face these days.

Unfortunately, all of us are prone to experience these events, and as such we must take measures to lessen the impact of their consequences.

Given this reality and the clear and present danger terrorist attacks pose, having adequate protection to mitigate any damages is a must.

The role of Liberty Specialty Markets Latin America, as a market leader, is to respond with products, coverage and dynamic plans tailored to each of our clients' needs.

#### Product scope:

The Sabotage and Terrorism product covers the insured against the losses or physical damage caused to assets by terrorism acts that occur during the policy term – whenever this damage is not caused by any of the risks specifically excluded under the coverage.

### Coverage is extended, but is limited to:

- · Sabotage and terrorism.
- · Riots, strikes and civil commotions.
- · Malicious acts.
- Insurrection/Rebellion/Revolution/Coup d'êtat.
- · Land war/civil war.
- Terroristic rioting.
- Business interruption and extra expenses.
- · Nuclear and/or biological war.

We offer integral solutions for midsize and large businesses in a variety of sectors: commercial, industrial and office.

- · Real estate.
- · Commercial property.
- Industrial goods.
- Leisure and entertainment.
- Hotels.
- · Warehouses and shops.
- · Oil and gas.
- Energy installations.
- · Municipalities.
- · Construction risks.
- · Infrastructure.







#### Product features and benefits:

A US\$100 million limit per risk combined with our underwriters' flexibility and autonomy, allow us to respond quickly. Our ability to react quickly and thoroughly are values that show our commitment towards our clients. In addition, we offer a product:

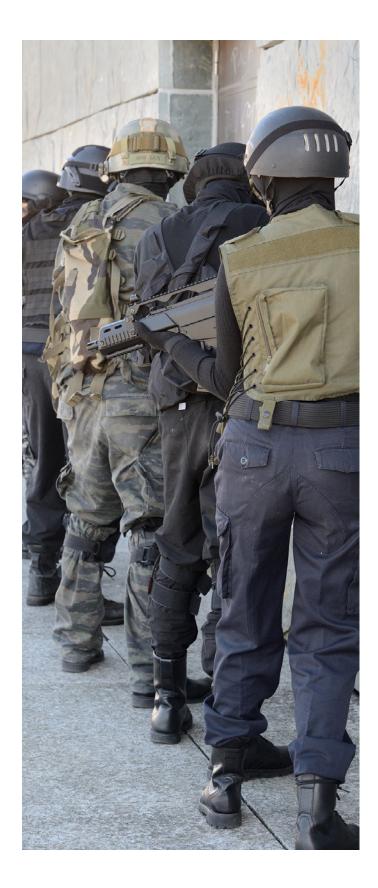
- Tailored to the insured's specific needs.
- We provide solutions for both large and medium-sized corporations as distribution and service companies.
- Quick quotes, without long questionnaires or questions you cannot answer.

#### Your business in expert hands.

**Liberty** has a multi-disciplinary team of outstanding professionals. Our in-house property risk engineering services' specialists use technology and their broad experience in risk prevention and loss analysis to help you identify vulnerable areas of your business. At **Liberty**, we work collaboratively with our expert underwriters to offer a solution that meets all your expectations.

# What can you expect when working with us?

- A highly experienced underwriting team with a deep understanding of the region.
- Creative, flexible and innovative underwriting risk programs.
- · Simple and clear answers to any risk analysis inquiries.
- Claims handling by highly experienced claims specialists.
- The financial stability and strength of **Liberty Mutual Insurance**.



## **Coverages** for your business.



### **Solutions** for your industry.

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