

POLITICAL VIOLENCE (US)



The escalating trend of terrorism incidents post-9/11 in the United States means it's not a matter of if another event will occur—but when. Indiscriminate attacks by international and domestic terrorists are on the rise, mirroring today's increasingly uncertain and turbulent socio-political climate around the world.

US businesses have purchased terrorism coverage via the federal Terrorism Risk Insurance Program Reauthorization Act (TRIPRA), but does this guarantee protection? TRIPRA requires government certification and financial thresholds, and lacks contract certainty. The 2013 Boston Marathon bombings, 2015 shootings in San Bernardino, 2016 Pulse nightclub shootings, and the Christmas 2020 Nashville bombing are just a few examples of major US events not covered under TRIPRA, despite their devastating impact.

Stand-alone terrorism and political violence policies, by contrast, can offer reliable coverage that pays claims and helps clients recover and rebuild after tragedy strikes. Mosaic's range of dedicated products provides peace of mind for businesses of all sizes and locations to operate effectively and avoid ruinous losses when the unthinkable happens.

PRODUCTS & APPROACH

PRODUCTS WE OFFER

- Terrorism & Sabotage coverage for Property Damage, Business Interruption and Extra Expense
Capacity up to \$615M
- Terrorism Third-Party Liability
Capacity up to \$200M
- Strikes, Riots, Civil Commotion
Capacity up to \$150M
- Full War & Political Violence
Capacity up to \$150M

COVERAGE CAN BE EXTENDED TO INCLUDE

- Active Shooter: **Sub-limited up to \$35M**
- Ingress/Egress
- Civil & Military
- Service Interruption
- Cyber
- Nuclear, Biological, Chemical & Radiological (NBCR)

ADDITIONAL ADVANTAGES

- Worldwide coverage
- Primary, excess or quota-share
- Terrorism crisis response
- Wrap and follow-form provisions
- Brokers have direct access to decision-making underwriters

TARGET INDUSTRIES

- Real estate
- Hospitality
- Industrial
- Municipalities
- Energy
- Sports & entertainment



ARE YOU BUYING THE RIGHT COVERAGE?

Why stand-alone is superior to Terrorism Risk Insurance Program Reauthorization Act (TRIPRA)



COVERAGE OPTIONS	MOSAIC	>	TRIPRA
COVERAGE DEFINITION	Wordings include wider definition of terrorism, extending to religious/ideological motives, to better indemnify clients. Accepted by lenders as superior coverage to meet terrorism insurance requirements	>	For coverage to apply, the Secretary of Homeland Security, US Attorney General and Secretary of the Treasury must all certify the event as an act of terrorism. (This certification requirement has never been met since the inception of TRIPRA)
CERTIFICATION REQUIREMENTS	Mosaic covers terrorist events with or without certification under TRIPRA, and there are no monetary limitations to trigger coverage	>	Losses of property damage under \$5M are not considered for certification. There will be no indemnity for losses to insureds under this level
PERILS COVERED	<ul style="list-style-type: none"> ● Terrorism and Sabotage ● Strikes, Riots, Civil Commotion ● Malicious Damage ● Insurrection, Rebellion, Coup d'Etat ● War and Civil War ● Terrorism Liability ● Nuclear, Biological, Chemical & Radiological (NBCR) ● Cyber ● Active Assailant 	>	Terrorism only
DEDUCTIBLE/LIMIT	Flexible deductible and limit options tailored to client needs	>	Based on property limits and deductibles, which are based off property exposures, not terrorism exposure
TERRITORY	Worldwide coverage; can strip locations out of larger schedule if only some areas require coverage	>	US locations only; will have to cover a full SOV
PRICING	Our specialist underwriters assess and price your submission, avoiding coverage gaps, but offering a custom quote distinct from any other product estimates	>	TRIPRA pricing is often a % of property insurance quotes, an expensive option in which any rate increase triggers higher costs, regardless of exposure. Nat cat-exposed clients pay a premium for TRIPRA, even if terror risk is benign
CLAIMS	Claims-tested	>	TRIPRA has never paid a claim

CLAIMS

Proactive claims management by specialists is at the heart of every risk we cover. Fair handling of claims, and quick payment where agreed, is our promise. Our technically experienced in-house experts provide coverage analysis, strategic overview, and legal and

data-driven insights, with continual feedback to our underwriting teams. Mosaic's approach is one of ownership, transparency, and efficiency; achieving fair outcomes for our customers is the end goal. Mosaic has full authority on claims settlement decisions.

TEAM

UNDERWRITING



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CLAIMS



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ABOUT MOSAIC

Mosaic is a global specialty insurer with exceptional expertise, a focus on complex products, and an award-winning, digitized operating model. We underwrite for trade clients alongside our own Lloyd's Syndicate 1609—offering capacity and custom service across seven lines of business in seven countries.

We differentiate ourselves through our excellent people, innovative risk selection, full claims authority, and robust governance and reporting, providing market access coupled with local insights to create balanced portfolios for our partners.

Through our syndicate, we harness the heritage of Lloyd's and benefit from its global licenses and financial-strength ratings.



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