

# Political Violence

## INTERNATIONAL



War, Terrorism and Political Violence (WTPV) insurance has developed significantly in recent years, driven by increasing demand for broader coverage amid a fast-changing risk environment that threatens industries around the world. Mosaic's leading underwriters have decades of experience writing WTPV coverage globally and we offer clients an extensive range of products to navigate a volatile environment, along with innovative solutions to modern risks.

### KEY FEATURES

Capacity up to

# \$100M

all perils



### COVERAGES

- Terrorism & Sabotage coverage for Property Damage, Business Interruption, Extra Expense
- Terrorism Third-Party Liability
- Strikes, Riots, Civil Commotion, Malicious Damage
- Full War & Political Violence Perils

### COVERAGE CAN BE EXTENDED TO INCLUDE

- Active Shooter • Threat • Loss of Attraction • Ingress/Egress • Civil & Military • Service Interruption
- Cyber • Nuclear, Biological, Chemical & Radiological (NBCR)

### TARGET INDUSTRIES



Construction



Real estate



Hospitality



Energy



Industrial



Municipalities



Sports & entertainment



Transport

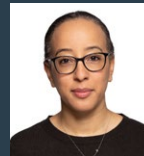
### BUILT-IN ENHANCEMENTS

- Worldwide coverage
- Primary, excess or quota-share
- Wrap and follow-form provisions

- Brokers have direct access to decision-making underwriters

## 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. Claims and underwriting teams work closely together to ensure we meet the needs of our clients. 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.



### NATALIE GRAHAM

Global Head of Claims  
Managing Director, Mosaic Europe  
London, UK

+44 (0)7894 107 646

[natalie.graham@mosaicinsurance.com](mailto:natalie.graham@mosaicinsurance.com)

Natalie has a background in law, underwriting, and broking, informing her 360-degree understanding of claims at Mosaic. Previously, she was head of financial, professional and specialty claims for Aon's global broking center in London. Prior, she worked in private practice and for Ironshore/Pembroke Syndicate 4000.

## Underwriting



### ADAM MCGRATH

Global Head of Political Violence

+44 (0)7796 649 537

[adam.mcgrath@mosaicinsurance.com](mailto:adam.mcgrath@mosaicinsurance.com)



### EMILY HUMPHREYS

VP, Underwriter, Political Violence

+44 (0)7551 425 450

[emily.humphreys@mosaicinsurance.com](mailto:emily.humphreys@mosaicinsurance.com)



### LUKE BENNETT

VP, Underwriter, Political Violence

+1 44 (0)7379 646 415

[luke.bennett@mosaicinsurance.com](mailto:luke.bennett@mosaicinsurance.com)



### MICHAEL GLOVER

AVP, Political Violence

+44 (0)7442 111 450

[michael.glover@mosaicinsurance.com](mailto:michael.glover@mosaicinsurance.com)



### SAM ELDRIDGE

VP, Underwriter, Political Violence

+44 (0)7779 612 819

[sam.eldridge@mosaicinsurance.com](mailto:sam.eldridge@mosaicinsurance.com)

## About Mosaic

Mosaic is a global specialty insurance platform with an innovative structure allowing deployment of different forms of capital aligned for the benefit of clients and partners. We underwrite for 40 other top-rated carriers alongside our Lloyd's syndicates 1609 and 2610—offering lead-line + syndicated capacity, and claims-settlement authority across eight product lines via seven countries. We harness the heritage of Lloyd's and benefit from the market's global licenses and financial-strength ratings.

Visit [mosaicinsurance.com](http://mosaicinsurance.com) and follow us @Mosaic1609



*Mosaic Syndicate Services Limited is an appointed representative of Asta Managing Agency Limited (company number 1918744), which is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority and the PRA.*

# 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"> <li>• Terrorism and Sabotage</li> </ul> <div style="border: 1px solid black; padding: 5px; margin-top: 5px;"> <p>optional additions</p> <ul style="list-style-type: none"> <li>• Strikes, Riots, Civil Commotion</li> <li>• Malicious Damage</li> <li>• Insurrection, Rebellion, Coup d'Etat</li> <li>• War and Civil War</li> <li>• Terrorism Liability</li> <li>• Nuclear, Biological, Chemical &amp; Radiological (NBCR)</li> <li>• Cyber</li> <li>• Active Assailant</li> </ul> </div> | 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   | Our specialist underwriters assess and price your submission, avoiding coverage gaps, but offering a custom quote distinct from any other product estimates   |
| CLAIMS                     | Claims-tested   | TRIPRA has never paid a claim   |