

Fine Art & Specie US

POLITICAL VIOLENCE



Acts of terrorism, sabotage, and political violence are rising around the world, including threats to cultural institutions such as museums, art galleries, and stately homes. While high-value public or private collections of artwork and other valuable assets may not be the direct target of an attack, they stand to suffer significant collateral damage or destruction during large-scale incidents, particularly when venues are open to the public.

Mosaic offers a customized global terrorism and sabotage solution for fine art and specie clients. Our product covers physical loss or damage caused by acts of terrorism and sabotage—protecting against direct and indirect exposure to such hazards. Stand-alone policies offer reliable coverage to help clients recover the cost of valuable items after tragedy strikes.

KEY FEATURES

USD \$400M

capacity per risk

COVERAGE

Property Damage from Sabotage and Terrorism

- Cross-border facility via one, global team
- Ability to access syndicated capacity quickly and efficiently through a one-stop shop (removes need to approach numerous markets in tight timeframes)
- Brokers have direct access to decision-making underwriters
- Scale and security of Lloyd's of London, along with the market's global license network and financial strength ratings

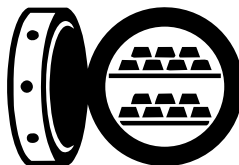
TYPICAL CLIENTS



Museums



Galleries



Banks & vaults



Universities



Stately homes



Exhibitions
(including short-term or traveling shows)

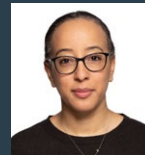
Are you buying the right coverage?

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	• Terrorism and Sabotage optional additions • 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	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

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.



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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 and follow us @Mosaic1609

A+ Superior AM Best	AA- Very Strong Standard & Poor's	AA- Very Strong Fitch Ratings
FINANCIAL-STRENGTH RATINGS OF OUR LLOYD'S SYNDICATES MOSAIC 1609 & 2610		

This document is for marketing purposes only and provides a general overview of coverage features. Coverage is subject to the terms, conditions, and exclusions of the actual policy. Please review the full policy wording for complete details.