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 uncertain and volatile socio-political climate. Stand-alone terrorism and political violence policies offers reliable coverage that can pay claims and help clients recover after tragedy strikes—providing better contract certainty than the US Terrorism Risk Insurance Program Reauthorization Act (TRIPRA), which requires government certification and financial thresholds. Mosaic's dedicated political violence products provide peace of mind for businesses of all sizes and locations to operate effectively and avoid ruinous losses when the unthinkable happens.

KEY FEATURES

Capacity up to
$690M
Terrorism & Sabotage coverage for Property Damage, Business Interruption and Extra Expense

Capacity up to
$500M
Terrorism Third-Party Liability

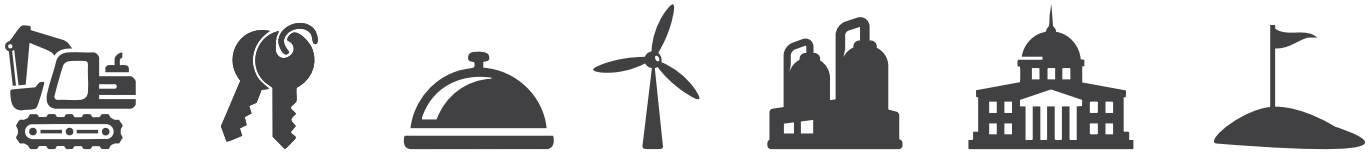
Capacity up to
$250M
Strikes, Riots, Civil Commotion

Capacity up to
$250M
Full War & Political Violence

COVERAGE CAN BE EXTENDED TO INCLUDE

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

TARGET INDUSTRIES



Construction | Real estate | Hospitality | Energy | Industrial | Municipalities | Sports & entertainment

BUILT-IN ENHANCEMENTS

- No premium audit provision
- Worldwide coverage
- Primary, excess or quota-share
- Terrorism crisis response
- Wrap and follow-form provisions
- Brokers have direct access to decision-making underwriters

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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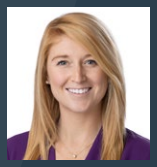

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About Mosaic

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+	AA-	AA-
Superior	Very Strong	Very Strong
AM Best	Standard & Poor's	Fitch Ratings

FINANCIAL-STRENGTH RATINGS OF OUR LLOYD'S SYNDICATES MOSAIC 1609 & 2610

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