

Aon Risk Solutions
Global Broking Centre

ALPHA

AON'S GLOBAL TERRORISM & POLITICAL VIOLENCE SOLUTION

INTERNATIONAL

AON
Empower Results®



The evolving terrorism environment

In the wake of a sharp rise in terrorist attacks during 2016/2017, organisations are rethinking how they secure coverage that protects their revenues, assets, brand, and people.

Simultaneously, the nature of terrorism is changing. Recent incidents have seen a shift away from large-scale, explosive attacks to those involving vehicles and bladed-weapons, creating unique challenges for firms and the security forces.

174%

increase in terrorist attacks in Western countries

14%

increase in terrorist attacks globally

Alpha - *An innovative solution*

In response to recent developments, Aon has introduced significant enhancements to Alpha, our global terrorism solution exclusive to Aon clients.

These enhancement options include coverage extensions for threat, malicious attack and cyber terrorism, designed to correlate with the emerging extremist threat which our clients face on a global scale.

These optional extensions are underwritten and automatically supported by an established panel of Lloyd's syndicates.

Alpha *by the numbers*



689 clients **149** countries

N°1

Terrorism and Political Violence
London market option



Key coverage *extensions*

- ▶ Denial of Access
- ▶ Ingress and/or Egress
- ▶ Contingent Time Element
- ▶ Service Interruption
- ▶ Seepage and/or pollution and/or contamination clean-up
- ▶ Damage to property while in transit
- ▶ Loss of Attraction
- ▶ Looting

New sublimit options available to Alpha in 2017^{*}

Threat

Business interruption coverage following the receipt of a verifiable malicious threat.

USD 15,000,000

Malicious act

Coverage broadened to include malicious intent and bodily injury with no requirement for physical damage.

USD 25,000,000

Cyber write back

Cover triggered by a cyber terrorism attack causing physical loss or damage, and ensuing business interruption

USD 100,000,000

^{*} Terms and conditions apply

Principle *Benefits*



Comprehensive wording and coverage for global Terrorism and Political Violence exposures

Enhanced coverage extensions available including Malicious Act, Threat and Cyber



Guaranteed minimum savings on renewal accounts*

Follow markets bind at a 10% reduction on the lead premium, offering a competitive composite premium



24 hour response time for quotes

Access to exclusive, guaranteed capacity**

100% A+ Lloyd's rated security

Fast, efficient placement service

* subject to no material change in exposure and terms/conditions

** subject to available aggregate at the time of binding

Products

Alpha clients can access the following limits:



Terrorism and/or Sabotage

USD/EUR 500,000,000



Strikes, Riots, Civil Commotion & Malicious Damage

USD/EUR 500,000,000



Political Violence

(including insurrection, revolution, rebellion,
mutiny, coup d'etat, war and civil war)

USD/EUR 250,000,000



Terrorism Liability

(3RD party and employer's liability)

USD/EUR 500,000,000

Coverage calculator

| Peril | Wordings | | | |
|--|----------|----|----|----|
| | T2/F2 | S2 | W2 | L2 |
| Terrorism & Sabotage | ✓ | ✓ | ✓ | X |
| Riots &/or strikes &/or Civil Commotions | X | ✓ | ✓ | X |
| Malicious Damage | X | ✓ | ✓ | X |
| Insurrection, revolution & rebellion | X | X | ✓ | X |
| Mutiny and/or Coup d'Etat | X | X | ✓ | X |
| Riots &/or strikes &/or Civil Commotions | X | X | ✓ | X |
| War and/or civil war | X | X | ✓ | X |
| Terrorism Liability | X | X | X | ✓ |

Key

T2 Terrorism & Sabotage

F2 Follow-form Terrorism & Sabotage (principally for policies where the all-risks policy is readily available in English)

S2 Strikes, Riots, Civil Commotions & Malicious Damage

W2 War & Civil War (including Insurrection, Revolution, Rebellion, Mutiny & Coup d'Etat)

L2 Terrorism Liability

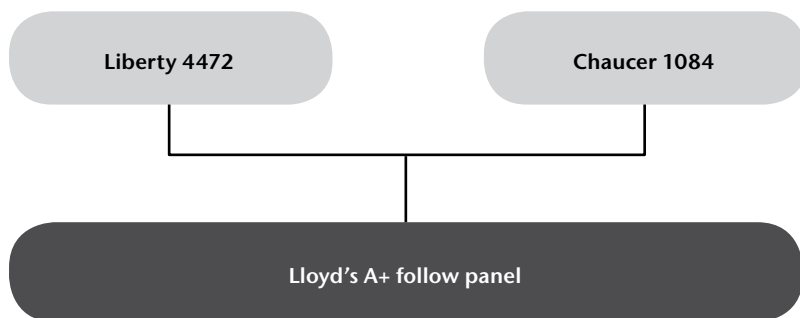
The Process

Alpha offers guaranteed capacity to Aon clients, pre-agreed with recognised leaders within the Terrorism market.

The facility is comprised of two leading market carriers who compete on each risk, with the follow market automatically providing the remaining capacity.

Aon Underwriting Managers (AUM) is empowered to bind and issue the documentation on behalf of Alpha markets.

Contestable panel



Refining *the solution*

To supplement the placement solutions that are available through Alpha, clients have access to the Terrorism & Political Violence risk map. The data underpinning this map is collated across a multitude of sectors, which assists clients in implementing the most appropriate risk transfer strategy. The mapping capabilities at our disposal are designed to place clients in an informed position, in establishing quantifiable loss limits and ensuring that the most appropriate levels of cover are incorporated globally.

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About Aon

Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

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