

ACCIDENT AND HEALTH

GLOBAL WAR AND TERRORISM

The 21st Century is characterised by an unprecedented interconnectivity of nations, people and information: Globalisation.

With the economic and social benefits that flow from this process also come significant changes and threats to our security.

Political instability and radicalism, once understood as confined to historically volatile regions of the world now directly impacts our lives at home. For companies and organisations operating on a global scale, the management of political and security risks poses substantial and complex challenges.

Faced with these demands, a company's prime focus is on their key asset: their workforce.

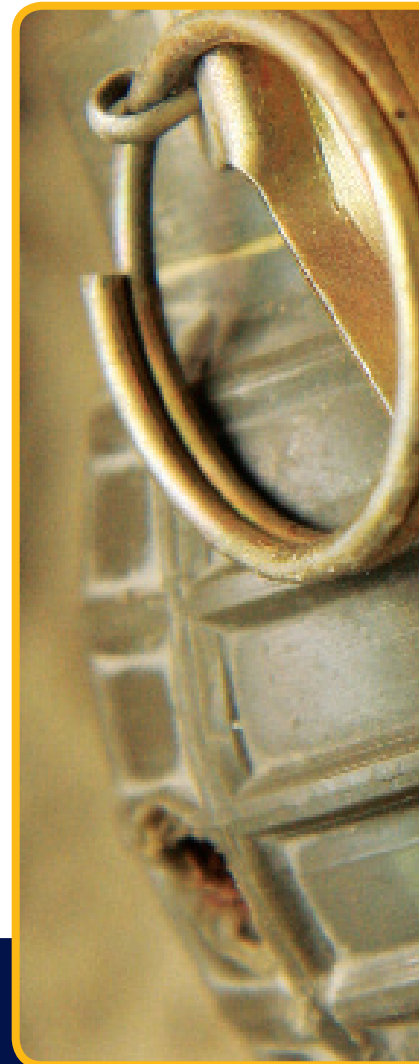
Finding an all-encompassing insurance solution delivering Death and Disability cover for a multinational workforce in high-risk territories compounds their challenge.

Many Insurers have traditionally been reluctant to provide cover that addresses these needs. Willis' Accident and Health Team have devised a tailor-made insurance product, offering multinational companies and organisations an over-arching cover exclusively for their civilian personnel.

Our product is described as a specialist Malicious Acts Insurance Cover: it originates in our extensive experience in placing insurance for various international organisations, whose history is of operating in the high-risk areas of the world.

This specialist Malicious Acts Insurance Cover is available on a world-wide basis, with no territorial exclusions, and compensates the Assured for Death and Disability related losses arising from:

- War
- Terrorism
- Rebellion, Revolution and Riots
- Sabotage and Explosion of War Weapons
- Murder or Assault



The Cover includes standard Personal Accident insurance and can be extended to Nuclear, Chemical and Biological War and Terrorism incidents. In addition, it can be combined with Emergency Medical Expenses, Evacuation and Repatriation cover.

The flexibility of this product allows for bespoke solutions according to the needs of each individual client in coordination with their existing insurance programmes.

Cover can be arranged for expatriates and third country nationals as well as locally recruited staff.

Sums insured per person are available up to a maximum of 10 times the individual's annual salary. Substantial accumulation limits can be provided.

Our team is one of the largest of its kind in the London market and our substantial expertise and experience opens all major London and international insurers to us.

This combination of experience and scale means we understand the individual challenges facing organisations and know how to create precision risk solutions.

EXAMPLES OF OUR RECENT WORK INCLUDE ARRANGING COVER FOR:

- Over 100,000 staff of international not-for-profit entities operating worldwide
- International staff of security companies operating in Iraq and Afghanistan
- Engineers and Supervisors overseeing construction sites in Iraq and Afghanistan
- Company executives on business travel, particularly in the Middle East and Latin America
- National Law Enforcement special forces operating in one of the world's major cities
- Journalists reporting from areas of conflict

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The policy wording will provide details of all policy coverages and exclusions. A full policy summary highlighting any significant or unusual limitations and exclusions will be supplied with your quotation.

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