

This insurance is provided by NMU (Specialty) Ltd, which is registered in England. NMU is authorised and regulated by the Financial Conduct Authority, reference number 310539.

The following summary does not contain the full terms and conditions of the contract, which can be found in your policy documentation. The sums insured and limits of liability are shown in your policy schedule.

What is this type of insurance?

NMU Terrorism and Sabotage insurance provides cover against loss of or damage to your property, such as buildings and contents. Cover may also be included for business interruption losses, including non-damage losses – please refer to your policy documentation.



What is insured?

- ✓ Physical loss or damage to your property, following an act of terrorism or an act of sabotage.
- ✓ Business interruption, following an act of terrorism, act of sabotage or malicious terrorist act – please refer to your policy documentation for the extent of cover provided.



What is not insured?

Loss or damage directly or indirectly due to:

- ✗ Nuclear, chemical, radiological or biological attack.
- ✗ Electronic means, including but not limited to cyber-attack or in the introduction of a virus.
- ✗ Pollution or contamination.
- ✗ Unexplained loss.
- ✗ War, strikes, riots and civil commotion.
- ✗ Threat or hoax.
- ✗ Property in transit.
- ✗ Animals, plants and other living things.



Are there any restrictions on cover?

- ! A monetary and/or time (in hours) Deductible - being the part of a claim you are responsible for, may apply to your policy.
- ! The policy will contain financial limits on the maximum values we insure.
- ! The policy does not cover certain types of property.



Where am I covered?

- ✓ Your property is covered at the locations within the territorial/geographical areas shown in the policy schedule.



What are my obligations?

- You must provide us with honest, accurate and complete information – whether you are taking out, renewing or making changes to your policy.
- You must observe and fulfil the terms and conditions of your policy as failure to do so could affect your cover.
- You must pay the premium.
- You should inform us without delay of any material changes to your risk. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid. Following a change we may need to apply additional terms and conditions, which you must observe, or require you to pay an additional premium. You may also need to take action, if so we will advise you.
- In the event of a claim, we must be notified as soon as possible and you should contact your insurance broker or any nominated claims handling company. You should take all reasonable steps to minimise the loss.



When and how do I pay?

- Typically, annually at inception.



When does the cover start and end?

- Typically, the policy is for a period of 12 months commencing on the date stated in the policy schedule.



How do I cancel the contract?

- This policy is non-cancellable by both you and us except in the event of non-payment of premium where we may cancel this policy. Any request for cancellation will be considered on a discretionary basis, although a return premium may not be allowed.