Coverage of terrorism risks

Protect your business against the consequences of terrorist activity.
The risk is closer than you think.

Terrorism is a global problem, posing major challenges for businesses and state institutions. Terrorist attacks cause immeasurable suffering and extensive damage. They can strike any company – directly or indirectly. Businesses can be severely affected, even if the attack is only in the surrounding area. Attacks can damage company buildings. They can also strike vital infrastructure that companies rely on in order to keep production processes going. Access to certain areas is also often restricted following attacks, affecting companies' routine business operations.

This situation calls for far-sighted risk management, taking into account the many risks involved in an act of terrorism. Cover should include not just terrorist damage to buildings, equipment and stock, but also indirect costs of terrorism, such as loss of profits due to production downtime. Aon offers you all this.

We do not see terrorism as an abstract risk scenario, but a real risk whose coverage requires in-depth knowledge and sound expertise. Our terrorism specialists are able to analyse and assess your company's specific risk situation to ensure you end up with insurance solutions tailored to your specific requirements.
Our know-how, our services: your security

Across the globe, Aon Deutschland currently insures property worth over 60 billion Euros. Our expertise in this challenging cover segment sets the standard and is underlined by our innovative approach to terrorism risk management. Based on threat and risk assessments, together with risk models with maximum loss/weak point analysis, we develop impressively cost-effective insurance concepts.

As our client, you’ll be able to share in our know-how. As well as giving you access to our interactive world maps (published annually) highlighting terrorism and political risks, we also offer risk management tools for monitoring dangerous situations and trends. You will also have access to an online database showing terrorist incidents worldwide and allowing specific searches by region, industry, group of perpetrators or type of attack (Terrorism Tracker).

Our offering: customised protection

- Terrorism and sabotage insurance cover
- Terrorism and sabotage insurance wording in German and/or English
- High flexibility in terms of limits, deductibles and policy periods

Optional coverage components
- Insurance of damage arising from political violence such as civil commotion and/or war
- Cover for nuclear/chemical/biological/radiological damage
- Terrorism liability cover
- Cyberterrorism cover

Additional optional services
- Analysis of terrorism risks in individual countries and sectors
- Analysis of probable maximum loss
- Analysis of the general exposure of your worldwide locations
  – evaluation of all locations
  – detailed study of locations with the highest exposure
- Assistance in general crisis management as well as the organisation of crisis communication and public relations work in the event of an imminent threat or terrorist attack.
About Aon

Aon is the leading global provider of risk management, insurance and reinsurance brokerage and human resources solutions. Our work is based on a comprehensive understanding of risk, opportunity and potential. Our expertise encompasses the unique needs of all regions, markets, sectors and target groups. We aim to offer you customised solutions based on in-depth analysis, so you always achieve your goals. We have more than 72,000 skilled employees dedicated to achieving this aim in over 120 countries, 1,700 of them based at eight locations in Germany.

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