



PBC

PROGRAM
BROKERAGE
CORPORATION

Terrorism Program

Why Terrorism over TRIA?

- Since 9/11, an event on U.S. soil has never been certified as an act of Terrorism and TRIA remains untested for its loss payment.
- TRIA sets a high bar for claims to be made with large financial policy triggers, deductibles that have increased year over year since 2016, and Federal Certification.
- TRIA is a back-stop solution for the insurance industry, while our policy is tailored for your clients' individual needs.

Coverage Advantages:

- Limits available up to \$250M for Property Damage and Business Interruption
 - No maximum on total insurable values or number of locations
- Active assailant sublimit of \$500,000
 - Additional limits available on referral basis
- Sabotage coverage included
- Threat and Hoax sublimit of \$100,000
- Denial of Access available up to a 5 mile radius
- Zero deductible available
- 24 month policies available
- Claims-Made Terrorism Liability Coverage sublimit available, up to full policy limits
 - Defense included within limit, Active Assailant Events excluded
- Civil Commotion, Malicious Damage, Riot & Strike sublimit available
- Law and Ordinance Coverage Extension

Territory:

Nationwide

Target Business:

All lines of business

Minimum Premium:

None

Required Documents:

- ACORD 125
- Schedule of Values
- 5 Year Loss History

For more information, contact:

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Program Brokerage Corporation is pleased to offer an in-house Terrorism Insurance Program, underwritten by AM Best Company rated "A" WV (excellent).

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