

# When a standard property policy is no longer sufficient

## War Risk and Political Violence Insurance Solutions for Businesses



**Damage caused by military drones, missiles, or their debris may not be covered under standard property insurance**

Specialized *Political Violence / War Risks* insurance can help to protect company assets and business continuity against such non-standard security risks.

### Drone damage

direct impact, debris, explosion, fire

### War risk exclusions

typically excluded in standard policies

### Specialized solution

tailored to your property and business interruption needs

### What may the coverage include?

- damage caused by direct impact of military drones or their debris;
- losses caused by missiles, military aircraft or their debris;
- consequences of explosion, impact or fire if covered;
- terrorism, sabotage, malicious damage, riots or strikes;
- business interruption resulting from property damage.

### How can Aon Baltic help?

- review existing property policy exclusions and limits;
- identify locations and assets with increased exposure;
- prepare information for international market;
- compare Political Violence / War Risks solutions;
- assist in negotiating appropriate coverage.

### For an initial assessment, the following will be required:

- location address (es),
- values of buildings / machinery/ inventory
- business interruption sum (if required),
- description of activity,
- copy (its extract) of existing property policy,
- implemented security and risk mitigation measures (if any).

**! Review your insurance coverage before an event – not after it !**

Contact the Aon Baltic team to assess your company's protection against military drones and other war / political violence risks.

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