

This document is a summary of the Policy Wording regarding the Terrorism optional cover. It gives an overview of this optional cover.

Definition of terms:

- **Terrorism** is a loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any **act of terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the loss. An **act of terrorism** means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.

Eligibility of the Cover

The following triggers need to occur, before an insured person can file a claim:

- a) An actual terrorist incident had to happen.
- b) This terrorist incident poses a threat to the life of the insured person.

Nature of the cover

The terrorism covers Injury, loss or damage to you as an innocent bystander in the event of an act of terrorism - Up to USD 100,000.