

Distinguished.

CRISIS MANAGEMENT



Shield:

Strikes, Riots, and Civil Commotion Insurance

Distinguished's Shield policy unites coverage for strikes, riots, and civil commotion (SRCC) in one focused solution. Like its namesake, it's built to reduce impact—protection designed for a world where these losses now outpace other political-violence risks. As property policies increasingly exclude SRCC, Shield fills the gap with coverage for both damage and business-interruption losses—standing firm where others don't.

- Used to address the gaps in property policies or where the property cover excludes the perils entirely.
- Responds to unrest driven by political, religious, or ideological motives.

Let's get your Crisis Management clients covered.

Program Highlights:

- Policy: Shield
- Capacity: up to \$150 million per location
- Availability: US Nationwide
- Insurer: Lloyd's of London (AM Best rated A+)

Key Coverages:

- Broad definition of Sabotage and Terrorism as well as Strikes, Riots, and Civil Commotion (SRCC) including malicious damage linked to unrest
- Extra expense for additional costs in excess of normal operating expenses while property is repaired or replaced
- Certified and non-certified acts covered
- Selective portfolio- pick and choose what you want to cover and at what limit
- Losses arising from a listed political or social peril
- Denial of access if an authority deems operations must cease either wholly or partially
- Low deductible regardless of the underlying property policy
- Physical damage and business interruption (BI), including looting post loss
- Contingent BI
- Clear insuring clause

Optional Coverages:

- Active Assailant coverage including liability

Expanded Industry Experience:

- Commercial Property
- Hospitality
- Real Estate
- Retail
- Stadiums & Entertainment Venues

Why Distinguished?



Experienced.

Experts in political violence threat and risk analysis coverage with over 20 years of experience.



Innovative.

Customizable coverage to suit the financial requirements of the client.



Competitive.

Low deductible on our Shield coverage regardless of the underlying property policy.



Responsive.

Quick, reliable service for crisis management coverage.

Since 2019, SRCC events have accounted for an estimated \$6.3–\$9 billion of global insurance losses.*

**For more information,
please contact:**

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*Global Insurance Associations & Reinsurer Reports. (2019–2025). *Global SRCC Insured Losses: Event-level data from AACH, PCS, SASRIA, and France Assureurs.*

Distinguished benefits you can count on.



**WORLD-CLASS
EXPERTS**



**UNMATCHED
SOLUTION**



**PROGRAM
STABILITY**

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Questions? Contact us www.distinguished.com/contact

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